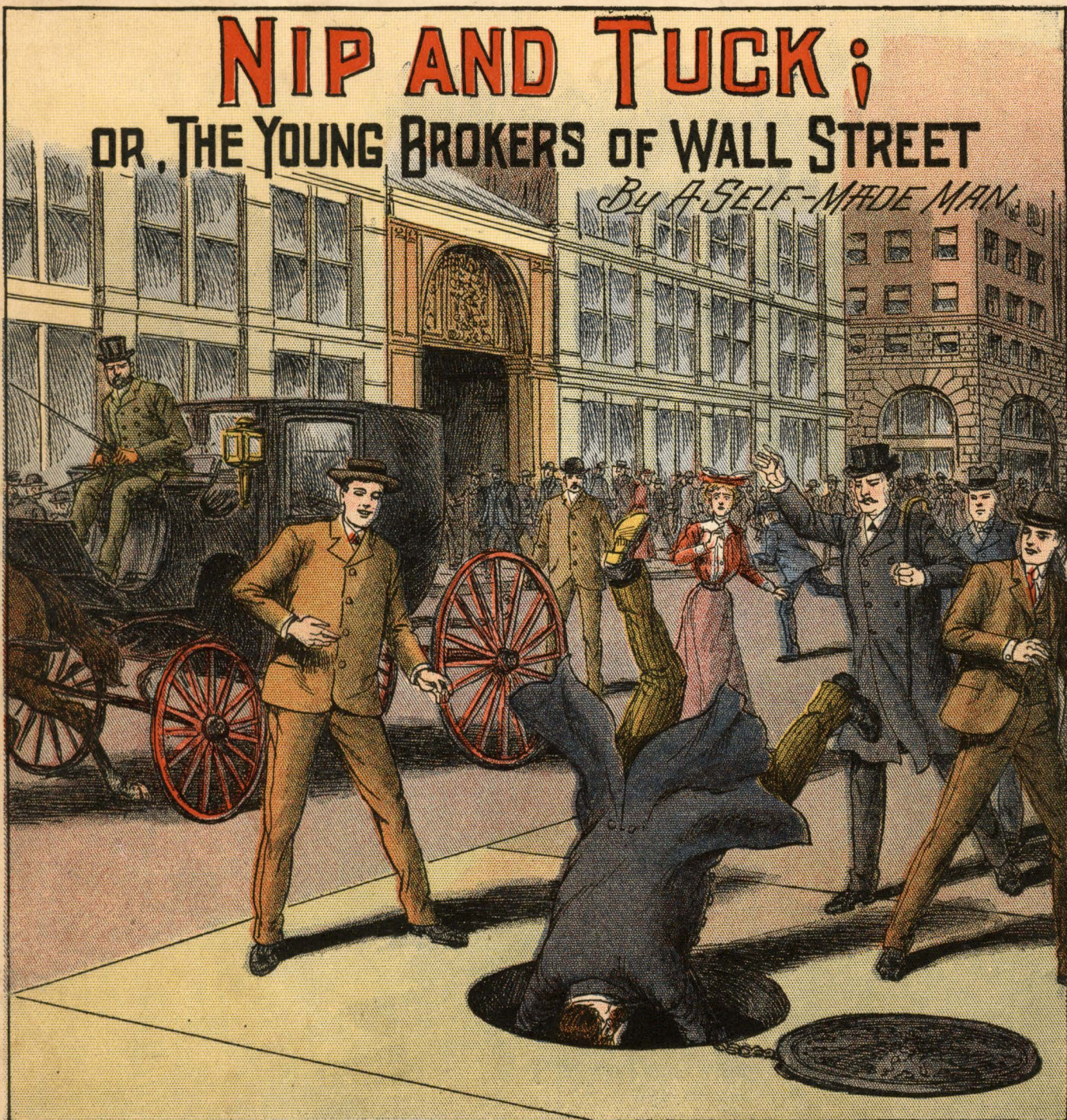


FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

NIP AND TUCK; OR, THE YOUNG BROKERS OF WALL STREET

By A SELF-MADE MAN.



An open coal hole in front of a big office building lay directly in Savage's path. Before he could save himself he dove into it, and disappeared like a sprite in a pantomime from the sight of Tuck and the spectators.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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NIP AND TUCK;

OR,

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By A SELF-MADE MAN.

CHAPTER I.

NIP AND TUCK.

"Nip!"

"Tuck!"

"Put it there, pard!"

"Shake, old man!"

Two uncommonly bright, good-looking, curly-headed lads, between seventeen and eighteen years of age, each with a dress-suit case in one hand, had run against one another as they were coming out of the ferryhouse at the foot of Cortland street.

They might have been taken for brothers at a rough guess, for their height, build, and general alert air was markedly similar; but the guess would have been wrong, for one was Nicholas Nip, who hailed from the Bronx, where he resided in a boarding-house, while the other was George Tuck, who lived with his parents in Harlem.

They were old friends, and once upon a time had been next-door neighbors, when they attended the same grammar school and graduated together, each attaining ninety-eight per cent in his class examinations.

They entered Wall Street as messenger boys on the same day—Nip in the employ of Billings & Co., and Tuck with Bloodgood, Shipley & Co.

Both at once became interested in the workings of the

market, and began to speculate in a small way at about the same time; but, curious to relate, in all their little dealings never were they once on the same side of the fence—if Nip was buying a stock for a raise, Tuck was certain to be selling short, or vice versa.

And now, after an experience of three years in the Street, both, unknown to the other, had branched out as a budding broker on his own account.

Each had left town independently on a vacation, intending on his return to surprise the other with the information that he was now his own boss.

Although the best and truest of friends from a sentimental point of view, they had always been red-hot rivals on the question as to which of them was the better man.

Both claimed the distinction, and it would have taken a Solomon to decide the knotty question with perfect justice.

If Nip got the advantage of Tuck he did not hold it any longer than it took George to get busy to retaliate, and it was just the same the other way.

So it was a constant matter of Nip and Tuck between the two in more senses than their names would imply.

"Well, where have you been for a week back?" asked Nip, curiously.

"At the doctor's," grinned Tuck.

"At the doctor's," repeated Nip, with a mystified expression. "What for?"

"For a weak back."

"Oh, rats! That's a chestnut with whiskers on it," answered Nip, with a snort of disgust. "Give me something new."

"Sure," responded Tuck, taking a bright dime from his vest pocket and tendering it to his friend. "Here, take it."

"What's this you're giving me now?" asked Nip, suspiciously.

"What you asked for—something new. Just from the mint."

"Think you're smart, don't you?" sniffed Nip, putting the dime in his pocket. "Well, I'm ten cents ahead, all right."

"Which shows you're a sensible chap," chuckled Tuck. "So Billings gave you a week off, did he?"

"No."

"You don't mean to say you've been out of town on business, do you?" said Tuck, opening his eyes.

"No."

"Then explain yourself."

"I gave Billings & Co. the shake."

"No!" exclaimed Tuck, in surprise.

"Fact," replied Nip, with a smile of triumph. "I begin business on my own hook to-morrow."

"You—don't—say!" whistled Tuck, looking at his companion with a serio-comic grin. "So do I."

"What?" exclaimed Nip, taken all aback. "You?"

"Precisely. I've sacked Bloodgood, Shipley & Co., and I open an office at the New Era building, on Wall Street, to-morrow."

"Where?" gasped Nip, almost dropping his suit case.

"New Era building," repeated Tuck.

"Why, I've taken an office in that building, too."

"You don't say! It doesn't seem possible for us to shake one another, does it? I'm on the third floor."

"So'm I!"

"Third floor back."

"Same here."

"My office is No. 34."

"Mine is 33; that's next to yours. Gee whizz! Who'd have thought it!"

"Look here, Nip; you never let on you were going into business for yourself," said Tuck, with an injured air.

"And you never told me you meant to branch out for yourself," retorted Nip.

"Oh, I intended to surprise you, old chap," grinned Tuck.

"Well, you have, all right."

"And you've surprised me, too. So we're business rivals at last, eh?"

"But we're not less friends, are we, Tuck?"

"Sure not. And you won't have a pair of specially sharp shears in your desk waiting for a chance to slip my wool, will you, Nip?" asked Tuck, with a wink.

"No," said Nip, shaking his head solemnly; "I won't do a thing to you."

"I'm certain you won't," laughed Tuck, "for I shall keep my weather-eye lifting when you're around. I give you fair warning now to keep your wool in the safe, or it will vanish before you can say Jack Robinson."

"Think so?" retorted Nip, sarcastically. "Don't you fool yourself, George Tuck. I've cut my eye teeth."

"Glad to hear you say so. I shouldn't have thought so from your face."

"What's the matter with my face?"

"Nothing much, only it looks easy, that's all."

"This is a nice way to treat an old friend, isn't it?" asked Nip.

"Come in here and have a cream soda. That'll be treating you better."

Tuck led the way into a big Broadway drugstore.

"I had a fine time while I was away," grinned Nip, as they slowly drank their sodas.

"So did I—fine as silk."

"I met one of the nicest girls that ever wore shoe leather."

"She isn't any nicer than the one I met where I was."

"How do you know she isn't?"

"I'm judging from the girl I made myself solid with."

"Well, this girl of mine has money," said Nip, with a triumphant grin.

"So has the one I met," replied Dick, maliciously.

"I mean a great deal of money—she's an heiress."

"Same thing with my charmer."

Nip looked hard at his friend to see if he was joking, but Tuck was as solemn as an owl.

"Well, I'll bet my young lady is smarter than yours, anyway," snorted Nip.

"How much will you bet?" asked Tuck, yanking out a roll.

"How are we going to prove the question?" said Nip, pulling out his wad.

"You might mention some bright thing she said or did, and if it beats anything I can offer on my daisy's account I'll haul in my horns."

"I'll go you," replied Nip, briskly. "The day before she left——"

"Oh, she left before you did, eh?" interrupted Tuck.

"Yes; she was there before I arrived, and left on Wednesday night—I did pretty well for four days of her society."

"We're even up, then," answered Tuck. "My young lady arrived Thursday morning, and I left her at the hotel when I came away this morning. Go on with your yarn."

"The day before she left," went on Nip, "an English dude stopping at the hotel butted in on us, and was soon bragging about himself and family. Finally he remarked that he only associated with his equals, and what do you suppose she said to him?"

"How should I know?"

"She said: 'Indeed, Mr. Foxglove, you should aim

higher than that.' Bright, wasn't it?" said Nip, rubbing his hands.

"Pretty good, but my girl could beat that with her eyes shut."

"Well, show up," snorted Nip.

"This morning one of the boarders at our table remarked: 'I wonder why the Japanese soldiers carry a sewing outfit in their campaign kit?' and looked at my young lady. 'I should judge they use it to hem in the enemy with,' she answered sweetly. How's that?"

Nip looked as if he was going to have a fit.

"Say, George, what's your young lady's name?"

"Oh, she's got a lovely name. It's Laura."

"Laura? Laura what?"

"Not Laura What, but Laura Joyce."

"Suffering jewsharps!" gasped Nip, staring at his friend. "Is she a blonde?"

"Sure she is. How did you guess it?"

"And she has a maiden aunt for a chaperon?"

"Why, how did you know that?"

"Don't say a word," said Nip, in a hollow voice. "We have both been mashing the same girl."

CHAPTER II.

NIP AND TUCK TAKE POSSESSION OF THEIR OFFICES.

On the following morning some of the tenants on the third floor of the New Era building, Wall Street, noticed an unwonted activity at the rear of the main corridor.

"Somebody is moving in," said Broker Green to Broker Brown, as they met half way down the corridor and were obliged to step aside to allow a couple of men bearing a new roll-top desk to pass them.

"Evidently," answered Brown. "I wonder who it is?"

"I couldn't tell you. Let's go back and see."

The other broker was easily persuaded to accompany the speaker, as he was just as curious as Green to learn who his new neighbor was.

The doors of both Nos. 33 and 34 were ajar.

Glancing into 33, the brokers saw only a small hall room with one window.

It looked out on the open space, or well, in the center of the building, provided to admit light and air to the inside offices.

A man was tacking down a red carpet of a neat pattern.

A desk was in position, three chairs were huddled together in one corner, and three or four steel engravings were suspended against the wall.

A painter had just finished lettering the frosted glass in the upper part of the door with the legend:

"Nicholas Nip, Stock Broker."

"Nicholas Nip!" exclaimed Broker Green; "never heard of him. Have you?"

The other broker shook his head and remarked:

"There seems to be two of them," and pointed at 34, where a painter was just completing the "k" in

"George Tuck."

Both of the brokers then looked into room 34 as the men came out who had just left the desk, and they saw that

it was fitted up in a somewhat similar style, except that a rug took the place of the carpet; the pictures were water colors instead of steel engravings, and there was a revolving bookcase beside the desk.

By this time the painter had finished the capital "S" and begun a small "t" under the tenant's name, which led Green to remark:

"Another stock broker. Newcomers to the Street, I apprehend. We must make their acquaintance, Brown. Perhaps we can give them a few wrinkles in the business, and incidentally coax some of their dollars in our direction," with an intelligent grin, which his companion evidently appreciated.

"Not a bad idea, Green. I've got a few thousand shares of a stock I'd like to get off my hands. None of the boys seem to want it, so perhaps I can induce Nip——"

"Or Tuck."

"Precisely—to take the stuff."

The brokers laughed and then walked away to attend to their own business.

Hardly had they disappeared down a side corridor before the elevator dumped a young fellow, as chipper as a two-year old colt, out on the third-floor landing.

It was Nicholas Nip, and he started down the corridor as if he had springs in his soles.

He stopped in front of 33 and regarded the sign on the door with great satisfaction.

Then, as his attention was naturally attracted to 34 by the presence of the painter, he frowned disapprovingly at the sight of the name of his particular friend and rival.

"Seems to me Tuck imitates everything I do. I wonder how he tumbled to the fact that I was going into business on my own hook? He must have done so, else how comes it that he hires an office for himself in this building, and right alongside mine. I wouldn't be surprised if he was to bore a gimlet hole through the wall to see if he couldn't worm out some of my secrets. Tuck is a mighty good fellow socially, but when it comes to business——"

"Hello, Nip!" exclaimed a cheerful voice at his elbow, and the young broker whirled around to find himself face to face with Tuck. "Admiring my sign, eh?"

"Not by a jugful!" growled Nip, with a frown. "I was admiring my own."

"I don't see much to admire about it," retorted Tuck, with a grin. "Nip is a rather insignificant name when you come to think of it displayed in gilt letters on an office door."

"Is that so?" snorted Nip. "I s'pose you think Tuck is ever so much better, don't you?"

"To be perfectly frank with you, old fellow, and without the least desire to hurt your feelings, I am compelled to say I do," chuckled Tuck.

"I'll bet Nip, signed to a check, will command more respect and attention than Tuck any day."

"Name the amount, and I'll sign you," spoke up Tuck briskly, flashing out his wad.

"Ho! This is one of your tricks to find out how much capital I have. Well, it won't work."

"Your capital won't? Well, I don't imagine it will till after you've taken a lesson or two from me. Now, my capital is already at work. I bought one thousand shares of——"

"Yes," cried Nip, becoming suddenly interested.

"A certain stock on a first-class tip I got. I'm in for a rise."

"What did you say the name of the stock was?" asked Nip, innocently.

"If I were to tell you, you would know as much as I do about it, wouldn't you?"

"Oh!" said Nip, much disappointed at his failure to catch Tuck off his guard. "If I had a sure tip on a stock I wouldn't think anything of sharing it with an old chum like you, George."

"Sure thing," returned Tuck, sarcastically. "You could not get into my office quick enough to divide it up. Say, Nip, do I look like an easy proposition?"

"Tuck," said Nip, solemnly, "once upon a time we swore that our friendship would be as firm and lasting as that of Pyllades and Orestes."

"Or Damon and Pythias. Cert! If anybody but George Tuck attempts to do you up, let me know, and I'll be down on him like a thousand of brick."

With these words Tuck marched into his own office to see how far advanced the furnishing of it was.

Apparently everything was satisfactory.

He unlocked the desk, opened several small packages of account-books, stationery and printed blanks, and proceeded to put things in shape for a possible customer.

And Nip was going through the same sort of a performance in his office.

"All I need now is a safe and an office boy," mused Tuck," and similar thoughts were at the same time coursing through Nip's mind.

Tuck made a memorandum of the fact that he had bought that morning one thousand shares of P. D. & Q. at 40.

"I collared the stock because I saw Astorbilt, who is a director of the P. D. & Q., go into Bloodgood's and stay awhile. Then I followed Bloodgood to the Exchange and saw him start in to buy P. D. & Q. right and left. I've worked long enough for Bloodgood to understand some of his tactics. That stock is going up, as sure as my name is Tuck. I never knew Astorbilt to call on my old boss but something was doing in his Western road."

To buy one thousand shares at 40, on a ten per cent margin at his bank, Tuck had to put up \$4,000 cash, and his ability to do this showed that George Tuck, while a messenger, had been successful in accumulating a small bank account through his little plunges on the market.

Singular to relate, Nip was starting into business with exactly the same bank account.

Which of the two bright young fellows would come out ahead in the long run was a question time alone could answer.

Before noon several brokers who had offices in the building, and who had got wind of the new arrivals, stepped into the little hall rooms on the third floor back on one excuse or another, and made the acquaintance of Nip and Tuck.

They were much surprised to find that the new tenants were mere boys, and they mentally wondered how the young shavers, as they termed them, expected to do any business in Wall Street.

One of the callers, named Jarus Redstone, had done considerable business with Billings & Co., and therefore recognized Nip as a former clerk of that firm.

He mentioned the fact.

"Yes," nodded the boy, politely. "I was employed with Billings for a matter of three years. I began as messenger, and had worked my way up to a confidential position when it occurred to me to branch out for myself—so here I am."

"But you look very young for a full-fledged broker."

"I'm not so young but what I know how to use a wool clipper," retorted Nip, who rather resented allusions to his age.

The broker laughed heartily at this, and then remarked:

"I see you have a next-door neighbor who is also new to the business. Know him?"

"You mean George Tuck?"

The visitor nodded, and then said, with a palpable sneer:

"If there are any more of you coming into the Street it wouldn't be a bad idea for the Exchange to start a kindergarten to teach amateur brokers the business."

"Think so?" asked Nip, nettled at the broker's rude remark. "Well, let me give you a bit of advice, Mr. Redstone, and that is, don't make any more cracks like that in the future when you happen to drop in to see either me or Mr. Tuck. It is not precisely what I would call gentlemanly on your part, and we might happen to resent it in a way you wouldn't approve of. Good-day," and Nip turned to his desk.

"Touchy, are you?" snorted the broker, who was a big, red-faced man of the belligerent type. "You'll soon have that taken out of you down here, let me tell you. It is my opinion that neither one of you innocents will last long enough in this building for the janitor to get acquainted with your names."

Nip paid no attention to the man's bluster, and the broker left the office in a huff, fully determined he wouldn't do a thing to the boy if he got a chance.

CHAPTER III.

SHOWS HOW NIP GOT HIS FIRST ORDER AND WHY TUCK SHADOWED HIM.

Many of the messengers and younger clerks employed in the neighboring brokers' offices on the third floor of the New Era building thought the two boy brokers, as they were called, fair marks for their sarcasm.

Augustus Totten, a junior clerk in Redstone's office,

who knew Nip when he was a messenger for Billings & Co., thought it would be fine fun to guy Nicholas.

So three days after the new brokers had opened up shop Totten, followed by a couple of his cronies, employed by Green and Brown, respectively, taking advantage of the absence of their bosses, knocked at Nip's door, and in answer to "Come in!" walked solemnly into Nicholas' sheep-shearing den.

"You're Mr. Nip, aren't you?" asked Totten, with a sly grin that at once put the young broker on his guard.

"Yes, that's my name. What can I do for you?"

"You're a stock broker, I believe?" went on Totten, with a slight sneer.

"I guess that's the way my sign reads," replied Nip, wondering what was coming.

"Well," continued Totten, "as we noticed you were just starting in business, we thought we'd drop in and give you an order apiece to kind of encourage you."

Nip now tumbled to the racket.

They intended to ask him to purchase some kind of fictitious stock for them, and then give him the grand laugh.

"Really, it's very kind of you to think of me in this way," he said, with a glance which took in the grinning trio; "but the fact is, I don't do business with office boys."

"What!" gasped Totten, falling back a foot or two, while the others began to look exceedingly foolish, not to say indignant.

"I don't receive orders to buy or sell from boys, office boys in particular. You might call on Mr. Tuck, next door; perhaps he will oblige you."

"Who are you calling an office boy?" snorted Augustus Totten, swelling up with righteous indignation.

"Why, you're Mr. Redstone's office boy, aren't you?"

"No, I'm not Mr. Redstone's office boy. I'm Mr. Redstone's margin clerk, if any one should happen to ask you," snarled Augustus, now as mad as a hornet.

"Well, don't get mad about it," chuckled Nip, satisfied that he had turned the tables on them. "You had better scamper back to your offices before your bosses get on to your being away from your posts without leave."

"I've a great mind to bust you in the snoot for your impertinence," bellowed Totten.

"I wouldn't try it, Augustus, if I were you. You might get hurt, and then Redstone would fire you like a shot."

Totten took a step forward with a threatening gesture, but Nip never moved a hair.

The young broker's nerve and coolness overawed Totten, and he thought better of his half formed intention.

"You just wait, that's all," he said, moving toward the door, through which his associates had already passed, glad to escape further humiliation. "We'll fix you for this."

Then he shook his fist at Nicholas and slammed the door after him, while Nip sat back in his chair and indulged in a quiet laugh at the expense of his visitors.

While the grin was yet on his face there came a knock on the door, and before he could answer the knob was turned, and Mr. Billings, his late boss, walked in.

"Hello, Nip!" Billings exclaimed, as he walked over

and shook hands with his former employe. "You've quite a neat little office here."

"I think so, sir. I'm very glad to see you. Won't you sit down?"

Mr. Billings deposited his two hundred pounds of avoirdupois in a convenient chair.

"Done any business yet?" asked his visitor.

"No, sir. Perhaps you could drive a lamb or two my way. I've a fine sharp pair of shears in my desk waiting for use."

"Have you?" laughed the big broker. "I guess I'd better have stayed away."

"Why so, sir?"

"Because I came here to give you a little order as an encouragement. But since you've mentioned your shears it's kind of frightened me," and the broker smiled good-naturedly.

"I guess my shears wouldn't hurt an experienced sheep like yourself," grinned Nip. "But, sir, joking aside, I shall be very glad to execute any little commission you may see fit to entrust to me."

"All right, Nip. I want to buy as much C. O. D. stock as I can get hold of, and as I don't want to be identified in the transaction, I thought of you, among others, who might be able to assist me."

"I understand, sir."

"Go out on the curb and gather in, as near 65 as you can get it, all the C. O. D. offered."

"I'll do it, sir," replied Nip, reaching for his hat, which lay on the top of his desk.

"The stock will be paid for on delivery at the Treadwell Bank—understand?"

"Yes, sir."

"Very well. Now let me see how much you can get of the stock, and whether you will succeed in doing as well for me as the other two brokers to whom I have given a similar commission."

Thus speaking, Mr. Billings rose to his feet.

"Just wait a moment or two till I get out of the building," said the big broker, as he shook hands with the boy at parting.

Tuck was just unlocking the door of his office when Billings came out of Nip's sanctum.

He recognized the big broker as Nip's late boss, and he wondered if Billings had come around to give Nip a lift in a business way.

"It's just possible such is the fact," he mused, as he let himself inside.

Tuck rushed to his own door and looked out just in time to see Nip vanishing in the direction of the elevator.

"He's in a great hurry, all right," thought Tuck. "I wonder what's in the wind? Going to execute an order for his late respected boss, I'll bet. Well, as business does not seem to be flowing my way in overwhelming quantity, I'll follow Nip and see if I can get on to what he's after. It may be a tip for me, and nothing would suit me better than to make a raise out of Nicholas."

He chuckled softly to himself as he relocked the door

and skated down the corridor just in time to see Nip catch the elevator down.

A second elevator came shooting down a moment later and he boarded it as quick as wink.

When Tuck reached the street entrance of the office building he saw Nip steering for Broad street as fast as he could go.

Tuck shadowed his friend up to the busy and noisy group of street brokers who stood about on the opposite side of the street from the Exchange.

Then he watched him tackle several of the curb dealers, until he saw one make a memorandum on his pad, motion to a messenger boy, and send it off to his office.

"He's buying stock, sure enough," murmured Tuck; "but what stock is it?"

He made a mental note of the broker who had made the deal, and then continued to watch Nip's movements.

The boy did business with several of the brokers, and finally Tuck observed him in conversation with a particular friend of his.

This young man also made a note of some transaction and sent it off by a messenger.

As soon as Nip had made the rounds of the various groups he started for Wall Street.

Then Tuck slid up alongside his friend.

"Hello, Mason," he said. "Haven't seen you in a dog's age! How are you?"

"Fine as silk, Tuck. How is the world wagging with you?"

"Tip-top. Doing much business to-day?"

"Nothing to brag of. Just made my best sale a few moments ago—three thousand C. O. D. Don't mention it, will you? Buyer might not want it known, you know. I did not mean to let it slip out, for these things are confidential."

"Don't worry. I'm as dumb as an oyster on the subject."

"That's right."

They talked a few moments longer; then Tuck bade him good-by. Slipping around the edge of the crowd, he began looking for the other men who had made deals with Nip.

At length he recognized one, and stepping up to him, said:

"You've got some C. O. D., I believe?"

"Not a share," replied the broker.

"I was told you had," said Tuck, in a tone of conviction.

"Who told you?" asked the broker sharply.

"You know Mason, don't you?"

"You can go back and tell Mason that I just sold out all I had—understand?"

"All right," answered Tuck, diving toward the outskirts of the group.

Then he saw another of the brokers who had done business with Nip, and by adroit methods managed to find out that he, too, had just got rid of all his C. O. D.

"It's clear that Nicholas is buying all the C. O. D. he

can gobble. And it's equally clear he's acting for Billings & Co. Now, Billings & Co. are brokers for Hoffman Howes, who is president of the C. O. D. I read in the Sun a week ago that the road had been maneuvering some time to get hold of the X. Y. & Z. line, which would give them a direct connection with this city. It looks as if the consolidation was about to materialize. I'll just keep my eye on C. O. D. for a day or two and see what happens. If there's an upward movement I'll sell out my P. D. & Q., which is now six points to the good, and go the whole hog on C. O. D."

Thus soliloquizing to himself, Tuck returned to his office, chuckling softly to himself as he glanced at Nip's name on room 33 while he was inserting the key into his own door.

"Nip would certainly have a fit if he knew I've got on to his little business."

CHAPTER IV.

IN WHICH TUCK BUYS C. O. D. STOCK AND GETS INTO A MIX-UP WITH BROKER SAVAGE.

That evening Tuck came down from Harlem to Proctor's Fifth Avenue Theater, and as he was approaching the entrance he saw a cab stop in front of the playhouse, and out of it stepped Billings and Hoffman Howes, whom Tuck knew by sight.

They entered the theater, and when the boy got to his seat he saw the two men in a private box.

Tuck watched them at intervals, and saw that they were engaged in earnest conversation most of the time.

They left when the show was about half over.

"I guess I can count on that consolidation," mused Tuck. "P. D. & Q. closed at 47 to-day, so I guess I'll sell out and get into C. O. D. before the announcement is made on the Exchange and the stock commences to boom."

Next morning he called on a broker named Goodwin, who had promised to allow him a certain commission on all business he brought him.

"I have just sold one thousand shares of P. D. & Q. at 47 and a fraction through the American Bank, which bought it for me some days ago on a ten per cent margin. Their check for \$11,000 and statement of account will reach me early to-morrow. Here is a memorandum to that effect from Mr. White, the gentleman who attends to that department in the bank. Will you buy me seventeen hundred shares of C. O. D. at 65, the last quotation, on a margin of ten per cent if I give you an order directing the American Bank to pay the money over to you? Here is \$50 to make up the difference."

"All right," agreed Broker Goodwin, after he had figured the matter up and found that the margin came to \$11,050. "Write your order, and I will buy the stock if I can get it at 65."

"Buy it, anyway, even up to 65½, and I will make up the difference as soon as you notify me to that effect," said Tuck.

"Have you a 'phone in your office?" asked the broker.

"No, sir; but I intend to have one put in within a few days," answered the boy.

"You had better call around in half an hour, then," said Goodwin, making out a memorandum of the transaction. "I'll have the stock by that time."

Tuck dropped in at the appointed time, and found that the stock had been secured at even 65.

Well pleased at this, he returned to his office.

Instead of entering his own den, he rapped on Nip's door, and entered in response to the usual invitation.

He found Nicholas contemplating with a great deal of satisfaction Billings & Co.'s check for \$2,500, which represented the amount of his commission for C. O. D. stock purchased by him for that firm.

"Been doing some business, I see," said Tuck, taking a seat.

"A little," replied Nip, putting the check out of sight.

"So have I," grinned Tuck. "Got a safe, haven't you?"

"Yes; I wanted a safe place to put my valuable papers."

"Mine was moved in yesterday, but I haven't anything to put in it yet."

"How did you know I was in, Tuck?"

"Heard you," chuckled his friend.

"I wasn't aware that I was making any noise," replied Nip, in surprise.

"You forgot that new scarf of yours is loud enough to be heard up on the next floor."

"Oh, get out!"

"S'pose we both get out and have some lunch. I'll let you stand treat, as you appear to be making all the money."

As they left the office Nip told Tuck about Augustus Totten, Redstone's clerk, and his two friends calling upon him the previous day for the purpose of having some fun at his expense, and how he had taken the wind out of their sails.

Tuck laughed heartily at the take-down his friend had given them.

"You let them down good and hard. Serves them right."

"Totten threatened to get back at me for it."

"Did he? I guess you'll survive."

"Redstone was in to see me the day we moved into the building," continued Nip. "He seems to think you and I are too young for the Street. Told me he thought it would be a good thing for the Exchange to establish a kindergarten for amateur brokers like us. What do you think of that?"

"He said that, did he?"

"That's what he did. And I give him a shot for it that sent him out of the office looking like seven days of stormy weather."

The two boys sought a quick lunch house on Broad street.

After they had eaten all they wanted they came out again and headed for Wall Street.

As they were passing the Exchange a big man, with a pair of fierce burnside whiskers, and weighing something

like two hundred and fifty pounds, came rushing out, apparently in a great hurry.

The two boys happened to be right in his path; but the man, instead of trying to avoid a collision, deliberately butted into Tuck, sending him sprawling on the sidewalk.

The incident, however, resulted in further complications, which caused much amusement to the passersby and gradually drew a crowd to the spot.

Tuck, in falling, got his legs tangled up with the stout man's pedal extremities in such a way that the big fellow plunged headforemost into the gutter.

"Serve you right, you big stiff!" said Nip, as he helped his friend to his feet.

"Better sneak, young fellows," whispered a bystander, with a broad grin.

"What for?" retorted Nip, not pleased with the suggestion.

"Your friend has upset one of the biggest guns in the Street, and he'll be raising merry thunder around here in less than five seconds. That's Broker Savage."

"I don't care who he is," said Tuck, brushing off his clothes. "He's nothing better than a loafer to knock me down in that fashion and then try to walk over me. Does he imagine that he owns the sidewalk?"

"That's right, Tuck; I'll stand by you," said Nip, encouragingly.

Broker Savage had been assisted to his feet by a couple of the spectators, and he looked as mad as a bull in a china shop.

"Where's that young ruffian who tripped me up?" he sputtered, glaring around.

"I'm right here," spoke up Tuck, defiantly. "Do you want to apologize?"

"What?" gasped the stout broker, almost foaming at the mouth with rage. "What's that?"

"I asked you if you wanted to apologize for your ungentlemanly conduct in running into and upsetting me on the sidewalk?" repeated Tuck, coolly.

"You—you whippersnapper! What do you mean?"

A roar of laughter went up from the crowd at this sally, and the broker's face crimsoned with fury.

"You young villain! You threw me into the gutter, and I'm going to have you arrested."

"Just try it on, and I'll bring a dozen witnesses who saw what you did to me; that'll make you take water."

"Do you know who I am?" thundered the broker, seriously.

"I understand your name is Savage, and judging from the exhibition you are making of yourself now I should say it fitted you like a glove."

At that moment a newsboy, who had chased the stout broker's hat half way across Broad street, recovering it after a passing horse had put his hoof through the crown, now pushed his way forward and offered the man his battered headgear.

The sight of his mutilated property so angered Broker Savage that he fetched the kid a slap across the face with

his big hand, and that act removed every vestige of sympathy from his side of the case.

The boy, in revenge, kicked him on the shins and then scooted out of sight, while the spectators jeered and made various uncomplimentary remarks concerning the stout broker.

A policeman was now seen approaching the crowd, which was growing bigger every moment.

"We'd better get away from here," whispered Nip. "Here comes a cop."

Tuck thought prudence the better part of valor under the circumstances, and so both of the boys began to worm their way out of the crowd.

"Don't let them get away!" roared Savage, reaching out to grab Tuck.

But the spectators being now against him to a man, for many of them had witnessed the whole occurrence, they closed in between him and the boys; so that by the time the officer reached the spot Nip and Tuck had extricated themselves and were walking off as if nothing had happened, while the bareheaded broker was making the air tingle with expressions that would not have sounded well in polite society.

CHAPTER V.

IN WHICH NIP AND TUCK MAKE THEIR FIRST BIG HAUL.

Some days passed before the announcement, expected by Tuck, was made on the Exchange that the C. O. D. road had gobbled up the X. Y. & Z. line, and thereby secured an entrance to New York City.

Of course, when it was at last made, the stock of the former road began to boom at once, and there was a scramble among the brokers to get hold of some of it.

It was soon found to be very scarce on the market, those on the inside having quietly got hold of about all that had been floating around.

This fact sent the stock kiting toward par, and the whole list was sympathetically affected, so that the bulls were having things pretty much their own way.

Nip, whose tendencies were generally of the bearish order—having discounted the situation in advance because of the knowledge which had come to him through his connection with the deal—changed front and bought D. & G. to the extent of his pile, on the recommendation of Mr. Billings, whose knowledge of the Hoffman Howes syndicate plans enabled him to judge what other roads would be most favorably affected by the advance of C. O. D.

Thus both of the boys were interested in the rise, though neither said anything on the subject to the other.

The papers were now full of the good things to be picked up in Wall Street while the boom lasted, and consequently the public, or "lambs," as they are facetiously called by the brokers, flocked in droves to the financial district with the savings of months, out of which many of them expected to realize easy fortunes.

This made business lively and prosperous in Wall Street.

Thousands of shares exchanged hands every day now.

That meant extra clerks and overtime generally.

After dark electric lights glowed from hundreds of windows that heretofore had shown no signs of life at that hour.

And in the general prosperity Nip and Tuck came in for a small share outside of their own particular little ventures.

Both had a standing advertisement in two or three New York dailies which had an extensive out-of-town circulation, and in consequence many commissions came their way from strangers, which they executed with an honesty not always to be found in Wall Street.

"If things keep on this way, Tuck," said Nip one evening, as he ran against his friend in the elevator on his return from supper, "I'll have to get a larger office and employ my own stenographer. Things are getting pretty cramped with me. My office boy is such a fat little monkey that between us both we quite fill the room. If I had two customers call at the same time," he added, with a grin, "I'd have to place a chair for one of them out in the corridor."

"Glad you're doing so well, Nip. You can have my room next week, as I have taken Jochum's suite out front from the 15th inst.," said Tuck, looking patronizingly at his companion.

"You haven't," gasped Nip, stopping stock-still in the corridor and looking at his friend as if he believed he must be joking.

"Ask the janitor if you don't believe me," replied Tuck, with a cheerful smile. "Business is simply piling up on me at such a rate I had either to move or be swamped. You needn't send your typewriting upstairs after this. I've engaged a shorthand artist and Remington manipulator that will do it for us both."

This was a bitter pill for Nip.

The very idea that Tuck was forging ahead of him was a disquieting reflection.

He really could not understand it, but he put the best face on the matter he could.

"I've been looking around a week myself for better quarters in this building, but there didn't seem to be anything vacant. How did you happen to get Jochum's room?"

"Just as soon as the announcement of his death was circulated I interviewed the janitor to see if the rooms would be vacated or not, and when I found they would be I grabbed them. Since then there's been a score of applications for the suite, and when it came out that I had them engaged I had a dozen offers for my option; but of course I wasn't letting a good thing like that slip."

"Well, as there's a door between your present office and mine I'll take your place until I can do better. After all, it isn't the show one makes so much as the business one does, eh Tuck?"

"Is that a crack at me, Nip?"

"Not at all, unless the cap fits," laughed Nip, as he entered his den, leaving Tuck to do likewise.

Next morning Nip found a letter in the mail from his country girl, Laura Joyce.

Not only was he delighted to hear from her, but an enclosure gave him great satisfaction.

It was an order for him to invest \$500 for her to the best advantage in stocks, and it was accompanied by a check signed by her aunt, who was her guardian.

He would not have felt quite so happy if he had known that George Tuck, next door, had received a similarly worded letter with a like enclosure, requesting the handsome young broker to invest the amount of the accompanying check as his judgment dictated, also signed "Very sincerely yours, Laura Joyce."

Both of the young brokers patted themselves on the back and hastened to do the bidding of the fair Laura, and, funny to relate, both of them bought one hundred shares of the same stock—M. & N. at 48—for Miss Joyce's account.

On the 15th of the month Tuck moved into the late Mr. Jochum's small front suite overlooking Wall Street, while Nip, not being able to do better, added Tuck's former quarters to his own.

Nicholas declined Tuck's friendly offer of part of the services of his new stenographer, a pretty little blonde of seventeen, and installed his own private shorthand operator, a handsome brunette of eighteen.

"I'm not going to let Tuck blow over me any more than I can help. I might have had Jochum's office myself if I had known about it in time. Well, I'll bet I'm doing as much business as he is, just the same. I guess I need a bookkeeper."

He advertised and hired one next day.

"I guess I've got one point on Tuck, all right."

But when he met his friend going to lunch and told him he'd hired a bookkeeper on account of rush business, he found Tuck had employed one himself the day before.

Nip's messenger was short, fat and fourteen; Tuck's was tall, thin and fifteen.

The pair had imbibed a mutual contempt for one another, and were always scrapping when they met, either on the street, stairs or in the corridor, and Nip and Tuck had their hands full trying to keep them apart.

Clarence Pratt, the fat boy, generally got the short end of the mix-ups; but for all that, he was too spunky to give in to Peter Cline, the thin youth.

"A broker's office is no place for you," he sneered one morning, as he ran against Tuck's messenger.

"What do you know about it, you animated billiard ball?" jeered Cline, scenting trouble, as usual.

"Ho!" retorted Clarence, "if I had your face I'd hire myself out to an undertaker as an ornament for a hearse."

"You would, eh? You're too lippy altogether for a kid of your age," and he gave the fat boy a sudden shove.

They happened to be near the main stairway, and Clarence lost his balance.

The stairs were of polished marble, and the fat boy rolled down them slicker than greased lightning.

There were ten steps and then a turn.

As he slid around the curve he struck the legs of a tall, ministerial-looking gentleman in a close-fitting Prince Albert and a white choker, who was slowly walking up with the gravity befitting his calling.

In another moment the atmosphere in that particular locality was filled with a mixture of arms and legs as the reverend gentleman turned a complete somersault and lighted on the small of his back, while Clarence, hardly retarded in his flight, continued on to the landing of the floor below, bouncing into the arms of the assistant janitor of the building and frightening that individual most to death.

Clarence, feeling there was trouble in the air for him, scooted for the next flight, and was running up the street a moment later on the errand upon which Nip had despatched him.

As for Peter Cline, he sought the cover of Tuck's office in a hurry.

The minister picked himself up and, finding no bones broken and the cause of his mishap nowhere in sight, continued on his way to Redstone's office, where he was bound with a part of his salary to buy a certain stock somebody had assured him was a winner.

That same day Tuck sold out his C. O. D. holdings at 110, making a profit of \$45 on a share.

As he had bought seventeen hundred shares, his profits, not counting the commission due his broker, was \$76,500, and next day when he deposited his check in bank his balance amounted to \$87,000, a very respectable capital for a young broker to accumulate in a few weeks.

He also had Miss Joyce's five hundred shares of M. & N. disposed of at a profit of \$6 a share, notifying her that her balance in his hands was now \$3,375, and asking for instructions as to what he should do with it.

Nip's profits on D. & G., which he had sold the day before, amounted to \$36,000, raising his bank account to \$43,000.

He also had Miss Joyce's stock sold out at a profit of \$5 a share, and he wrote her that he held the sum of \$2,875 subject to her order.

So between her pair of admirers the young lady had realized a profit of over \$5,000, after all expenses had been deducted.

"Aren't they just too delightfully smart for anything, Aunt Phoebe?" she remarked to her guardian and chaperon the day she received the letters from Nicholas Nip and George Tuck.

"But they didn't send you the money they say you have made," replied the maiden lady cautiously.

"Oh, I don't want it back. I'm going to leave it with them so that they can make some more with it," she cried, in ecstasy. "Why, Mr. Tuck says he made over \$75,000 during the recent boom in Wall Street, while Mr. Nip has cleared \$35,000. It won't be long before both of them are millionaires."

When her aunt left the room she stood the photographs of the two boys up in front of her on the dressing-case and began to wonder which of them she liked the best.

"Aren't they just too handsome for anything?" she mused.

But just then the bell rang for supper, and so she left the question undecided for the present.

CHAPTER VI.

IN WHICH NIP LAYS A TRAP FOR BROKER REDSTONE.

After Tuck got rid of his C. O. D. stock it still continued to rise slowly, until it finally touched 121, and the boy figured that he might have easily made \$15,000 more if he had held on a week longer.

"I don't care," he remarked to himself, as he scanned the high-water record reached the previous day by C. O. D.; "I've made a good haul out of it. The man who is hoggish and reaches out for the last cent generally gets caught when the bottom falls out, and then he has nothing to blame for his ruin but his greed. One hundred and ten is a pretty good figure for that stock to reach, even under the circumstances, and I could not afford to run any more risk of it getting on the toboggan and sliding back."

During the week the continued strength of C. O. D. around 121 held the market good and stiff, and the lambs cavorted around the financial district in a state of high glee, for most of them had made money in the recent rise.

What the syndicate at the back of C. O. D. was doing no one seemed to know, though many of the wise ones believed the members of the combination were quietly unloading on the public at an enormous profit.

Tuck himself believing the boom was good for a couple of weeks longer, at any rate, took a flyer at A. B. & C. at 60, buying one thousand shares outright, for which, of course, he paid the full sum of \$60,000.

"I've no margin to be wiped out, at any rate; that's one satisfaction," he said, as he put the stock away in his safe. "The market is too high for me to take any desperate chances for a big winning. As soon as this stock goes up five points I'll sell out."

It went up to 64½ by Monday, and Tuck was standing by his indicator with his hat on, waiting for it to go up the remaining fraction of a point, when the first signs of the impending slump of the stock market began suddenly to appear on the tape in the shape of a sharp decline in C. O. D.

The instrument began to click furiously.

Other stocks also began to show a falling-off, and the next quotation of A. B. & C. indicated a drop to 64½.

"Gee!" exclaimed Tuck; "I'm afraid this looks squally."

It might have been fancy, but from that moment the sharp click of the indicator seemed to have taken on a different tone.

As a matter of fact, it is asserted that there is a difference of tone in the little instrument between a rising and a falling market.

One accustomed to notice it can tell the tendency of prices by the sound alone, without examining the tape.

When prices are advancing it has a sort of joyous tone.

Quotations are made with frequent pauses between, but the ticking is confident and pleasing.

When things are panicky sales are made with great rapidity, and the ticking is nervous and without cessation.

Tuck watched the tape in hopes that the slump might be only a temporary one, but as time went on there did not seem to be any improvement in the outlook.

He rushed over to the gallery of the Stock Exchange, and when he got there he found a crowd of more or less excited spectators looking down upon a seething mob of howling brokers on the floor, who seemed to have all at once gone mad.

"B'gee!" cried the boy, "I believe the bottom has really dropped out and that things are going to the dogs."

The excitement had extended to the street brokers.

Tuck offered his one thousand shares of A. B. & C. at 64, then 63½, and so on down to 60 before he got a buyer.

"By George! I guess I'm lucky to get out at that," he said, as he handed a memorandum to the other broker and then hurried back to his office.

And Nip!

What had he been doing the past week?

Don't mention it!

Nip was in his glory.

He had scooped in \$102,000 on three deals, which had resulted in a loss of \$35,000 to Jarus Redstone and \$23,000 between Brokers Green and Brown, that gentleman's particular friends.

Nip was simply tickled to death over the transactions, not only because he had more than doubled his capital, but because he had been successful in getting back at Redstone for the kindergarten insult to himself and Tuck the day they moved into the building and began business as stock brokers.

And this was how the scheme worked itself out:

The morning of the day C. O. D. touched 110—at which figure Tuck sold out his holding in the stock, Nip was coming up in the elevator of the New Era building along with Brokers Green and Redstone, neither of whom had been very friendly with him after they found they could not unload on him a lot of stock that remained a dead issue with them, he heard the former say to Green that in his opinion C. O. D. had reached its limit, and would surely go down, at least to the neighborhood of par within a day or so.

"Gee!" muttered the boy, as he walked into his office. "Redstone seems to be mighty positive that C. O. D. is going to take a slump. I wonder if somebody on the inside has given him a tip, or whether he's simply figured the matter out in his own mind. If I had something definite to rely on I'd like to call him on that. I'd give something to do him up to the tune of a few thousands just to let him see that a kindergarten broker isn't such an easy proposition after all."

The more Nip thought about it the more eager he was to get at his more experienced adversary.

"I think I'll run over and see Mr. Billings. If anybody should know about the prospects of C. O. D. he is the man, seeing he's on the inside and is the confidential broker for the clique that has been booming the stock. The

old man likes me pretty well. Perhaps he'll give me a pointer on the situation."

Nip, after he had attended to such business as he had on hand, put on his hat and went over to Billings & Co.'s office, a quarter of a block away.

Broker Billings was just on the point of starting for the Exchange.

He called Nip into his sanctum and asked him what he could do for him.

"Mr. Billings, I'd like to ask you a question about C. O. D. stock."

"All right," answered the big broker; "I'm ready to listen to you."

"Do you think the stock will go much higher than present quotations?"

"Are you thinking of buying some of it at this stage of the game?" asked the broker, looking hard at his former employe.

"To be perfectly frank with you, Mr. Billings, I'm on the war-path for the scalp of a certain broker who offered a gratuitous insult to me and my friend Tuck the first day we began business. He intimated that if any more amateur brokers like us came into the Street to try and buck against the regular fraternity he thought it would be the proper thing for the Exchange to start a kindergarten school for our benefit."

"He said that, did he?" laughed Billings.

"Yes, sir; and it would do me a heap of good to show him that an amateur broker, as he reckons us, can take a fall out of him, with all his years of experience in the market."

"Do you object to telling me the name of the broker who made this remark?"

"Certainly not. It was Jarus Redstone, who has on office on the same floor with me."

Mr. Billings pursed up his lips and stroked his mustache.

He knew Redstone very well, indeed, and he did not like him.

"Well, what are you thinking of doing to get square, as you call it?"

"Redstone told Green this morning in the elevator, as they were coming up—I was in the cage just back of them—that he was positive C. O. D. was getting top-heavy at 110, and it was his opinion that the stock would go no higher, but rather would slide back to about par at the end of the week."

"He thinks so, does he?" said Billings, with a twinkle in his eye.

"So I should judge," from his remarks," replied Nip. "Now, if I had a good idea that C. O. D. would go up a bit further, instead of going down during the next week, I'd try to purchase a seven-day option on the stock from him, and if my calculations proved correct Redstone would be apt to come out at the small end of the horn."

Broker Billings regarded the bright boy for a minute or two without speaking.

"And you think this is the right shop to come to for

a tip, eh, Nip?" he said, with just the suspicion of a smile. "It is a pretty valuable article to give away, don't you think; and some people might consider you had a good nerve to come in here and ask for such information."

"That's right, sir," admitted the boy, looking a bit foolish as he began to consider the matter in the proper light.

"Look here, Nip; I've taken a great interest in you and would like to see you get along. If you solemnly assure me that whatever hint I may give you will go no further than yourself, I don't mind furnishing you with a little ammunition to fight your friend Redstone."

"You can depend on my word, Mr. Billings."

"I think I can," replied the broker, confidently. "You were the best junior clerk I ever had. It was against my wishes and advice that you branched out for yourself; but, since you have done so, I wish to encourage you all I can."

"Thank you, Mr. Billings."

"Then if I were you I'd risk a seven-day option on C. O. D.; but not a day longer. Do you understand?" rising to his feet.

"I'm very grateful to you for the hint, sir."

"Don't mention it. Good-day."

"It is clear that things are not fully ripe yet in C. O. D.," said Nip to himself, as he walked back to his own office. "It's good for a week yet if some screw doesn't come loose in the plans of the bull clique back of it. I'll call on Redstone and see what I can do with him. Oh, if I can only catch him napping! Won't it be a good joke for Wall Street?"

With his hat on the back of his head Nip entered Broker Redstone's office.

He was invited to enter the private room.

"Well, my little man, what can I do for you?" asked the burly broker patronizingly, as he looked at his young visitor like a big, fat spider might at a poor little fly which had entered his web.

To call Nip a "little man," as if he were a child, was adding insult to injury, and the boy's eyes flashed for a moment; but he curbed his resentment, trusting that the opportunity was at hand for him to square scores with the big man.

"I came in to inquire if you have any C. O. D. stock on hand?"

"Not a share; but I guess I can get some for you if you want it very bad. Do you want any?"

"That will depend on the price."

"It's a rather scarce article nowadays, but I guess I can accommodate you with a thousand shares at 111."

"It closed at 110 last night on the Board," said Nip.

"I know it did, but I guess it'll go higher to-day," he replied, craftily.

"Well, I don't want any to-day, Mr. Redstone; but I'll tell you what I'll do: I want a seven-day option on five thousand shares at 110. What'll you charge me for it?"

"Five thousand shares!" exclaimed Redstone, raising his eyebrows in surprise.

"Yes, sir."

"And you want to buy a seven-day option?"

"That's what I said."

"Well, my little man, pay me \$2,500 cash and you shall have it," said the broker, looking at Nip as if he regarded him as a good thing.

"Very well," replied the boy, quietly, rising from the chair. "Please write out a receipt for the money and prepare the option. I'll be back with the cash in a moment."

Redstone nodded and watched the boy out of the corner of his eye as he retired.

"This is a chance I've been watching for," grinned the broker to himself. "In seven days, or less, C. O. D. will be nesting around par. What a cinch!"

CHAPTER VII.

WHAT NIP CAUGHT IN HIS TRAP.

Nip paid Broker Redstone \$2,500 for the privilege of buying five thousand shares of C. O. D. at 110 any time within the next seven days that he chose to call for it, and the boy locked the paper in his safe with a smile which boded ill for the big operator if the market went up instead of down.

"He'll never call for the stock," laughed Redstone to himself in high glee, as he handed the wad over to his cashier, "for C. O. D. will never see 110 again this trip. I'm \$2,500 to the good. I'd like to meet a few more know-it-alls like Nicholas Nip."

And it did look, for the moment at least, as if things were coming his way, for the tape just then recorded a decline of one-half point in C. O. D., the first setback it had had in three weeks.

Broker Redstone felt so good over having enticed \$2,500 of Nip's money into his own pocket that he could not help telling his friend Green about it when he met him on his way to lunch.

Broker Green laughed heartily and rather envied Redstone his good fortune.

"I wonder if I couldn't sell him a small block of C. O. D. on the same terms?" he remarked, avariciously.

"Search me," replied Redstone, complacently. "You had better ask him. That's about the only way I know you can find out."

"I guess I will," replied Green, who was quite anxious to poke his finger in the pie.

So after lunch he made a call at Nip's sheep-shearing den with the amiable intention of getting some of that young man's wool himself.

He was disappointed to find that the boy broker was out.

"Ask him to drop into my office when he returns, will you?" he asked of the pretty stenographer.

"Yes, sir," she replied, and the broker returned with hopes.

Ten minutes later Nip came back from his own lunch.

"Mr. Green wants to see you in his office," said Miss Parker.

"Did he say what he wanted to see me about?"

"No, sir."

"All right," said Nip, and he wheeled about and sought Mr. Green's office in the adjacent corridor.

"Glad to see you, Nip," said Green, in an effusively friendly way men often assume when they have an ax to grind. "Sit down."

"What did you want to see me about?" asked the boy, curiously.

"I understand you're looking for C. O. D. stock?" began Broker Green pleasantly.

"Who said I was?" replied Nip, almost sharply.

"Well, the fact is, I met Redstone a little while ago, and he said he sold you an option, which expires next Monday noon, on five thousand shares of the stock at 110, which is a shade above the last quotations. I thought maybe you might want a little more at the same figure," and the broker moistened his lips with his tongue in a covetous way habitual with him when angling for the wad of a client.

"I hate to take advantage of your good nature, Mr. Green. C. O. D. might happen to go around the 120's by this time next week; then where would you be?"

"Oh, don't worry about me," smiled Green, cunningly. "I've got lots of wealth, and I'd rather enjoy the novelty of handing over a wad of it to such a bright lad as you."

"You're extremely kind, Mr. Green," replied Nip, sarcastically. "Since you're so anxious to get rid of some of your money, I'll tell you what I'll do: I'll give you \$900 cash for two thousand shares of C. O. D. at 109½, the last price on the ticker, for a seven-day option on the stock."

"Come now," expostulated Green; "that won't do. I want 110."

"Sorry, sir, but you'll either have to take it or leave it," and Nip took up his hat.

"Don't be in a rush. Let me see," and he began making figures on a pad. "S'pose we call it 109¾?"

"No, sir," replied Nip, decidedly. "109½ or nothing."

Green, who was really eager to make the deal—for Redstone had converted him to the opinion that C. O. D. had reached high-water mark and must inevitably decline to, or even below par before the close of the present week—closed with the boy, and in exchange for \$900 in money gave him his signed option on two thousand shares of C. O. D. at 109½.

Nip's face wore a satisfied expression as he deposited Green's obligation beside that of Redstone's in his safe.

"I wonder if there are any more of these people lying in wait for my wool? If there are, I shall be glad to accommodate them to the limit of my pile."

It happened that Brown, Green's particular friend, heard about the snap enjoyed by Green and Redstone; and he, too, hankered to get some of the pickings.

So it turned out that Nip had not more than got settled in his revolving chair before Brown was announced by Clarence, his messenger.

"Show him in," said Nip, and in walked Brown with the air of one who had come to confer a favor on his young neighbor.

"Good-morning, Mr. Brown," said Nip, courteously.

"Good-morning, my young friend," responded the broker, taking a seat beside the boy's desk.

"I suppose you have dropped in to borrow a hundred thousand or so to carry you over the day?" said Nip, with a cheerful grin.

"Well, hardly," replied Broker Brown, as if he thought that a good joke. "The fact of the matter is, I understand you are buying options on C. O. D., and——"

"You thought you'd like to be in the swim, too, is that it?" smiled Nip.

"That's about the size of it. Can I do any business with you in that line?"

"I don't know," answered Nip, doubtfully. "I hardly slept last night thinking what an easy thing I had of it with Mr. Redstone and Mr. Green."

"That's a fact," laughed Brown, highly amused at what he took to be the boy's nerve; "they're noted for being easy marks."

"Are you one, too?" inquired Nip, with a grin.

"Not as a rule, my little man," chuckled Brown.

Little man again! That settled it.

Nip shut his teeth with a snap and said:

"How much do you want for a six-day option on C. O. D. at 109?"

"What?" gasped the broker. "Why, the stock closed last night at 109½."

"That's right," admitted Nip; "but you know you expect it to go down, or you wouldn't make a deal with me."

"If you insist on 109," said Brown, after some little thought, "I shall have to ask you \$800 cash for one thousand shares, or I'll let you have two thousand for \$1,500. How does that strike you?"

"Make out your document and a receipt for \$1,500," said Nip, so briskly that it almost took the broker's breath away.

"Do you mean that?" he asked, doubtfully.

"Sure thing," replied Nip, going to his safe. "Here's the notes. Count them and see if they're all right."

Brown did so, found they were, and handed the option and the receipt for the cash to the boy.

"I guess you must have been doing well during this boom," said the broker, inquisitively.

"I have," responded Nip, shortly; "that's why I'm so liberal with you chaps. When I get through with the three of you I think it will do you all good to take a short spell in the Stock Exchange kindergarten Mr. Redstone recommended to the attention of Mr. Tuck and myself. Good-morning. I shall be happy to see you again, Mr. Brown, when you feel lonesome and wish to get rid of some of your wool."

"Well, you've got a nerve, young man!"

"Yes; I think I have several of them."

Then Brown retired from the field, feeling almost guilty at the thought of taking \$1,500 of the boy's money away with him.

Three days later Redstone, Green and Brown met unexpectedly in the corridor.

Their faces were a study.

"Talk about hard luck!" roared Redstone, his face the color of a boiled lobster. "Did you ever see the like of it! That measly kid in the little room yonder has actually singed me to the tune of \$35,000 on that infernal option I gave him. Why, I had to pay 117 for those five thousand shares I've engaged to deliver at 110. I was afraid to wait any longer, for C. O. D. seems to have acquired new life, and I couldn't tell but what it might go clear out of sight. Then where would I have been?"

"And I'm out \$11,000, for I gave 115 yesterday in order to cover my two thousand shares of the beastly stock," groaned Green.

"I'm a thousand worse than you to the bad," kicked Brown, mopping his face furiously and feeling as if he'd like to go to some secluded spot and kick himself good. "I bought in at 115, too."

"If this thing gets out in the Street we'll never hear the last of it," said Redstone. "The boys'll all say we've been bitten at our own game by a mere boy, and that we're entitled to no sympathy."

"Well, it's all your fault," growled Green to Redstone. "You were so plagued sure C. O. D. was going down to par in two or three days."

"And I was chump enough to rush into that boy's den and bite like a famished hyena. Well, it serves us right, because we actually believed we were robbing that infant out of his cash."

Just then Nip stepped out of the elevator and came along the corridor.

The three brokers fairly glared at him.

"Glad to see you, gentlemen," he chuckled, for he knew what they were thinking about.

"Oh, you go to glory!" growled Redstone. "You've done me up \$35,000 worth, you little monkey. I'll be ready to deliver that stock to you to-morrow morning."

"Thanks, Mr. Redstone, but I shan't need it so soon. I will call on you when I want it."

"Do you mean to say you're going to make me hold it till Monday?" roared the irate broker.

"It is possible," smiled the boy sweetly.

"You jackanapes!" howled Redstone, shaking his fist at him.

"Don't lose your temper, Mr. Redstone. You can stand the money loss all right."

"None of your business whether I can or not."

"Won't you take those two thousand shares off my hands, Mr. Nip?" begged Green, pathetically. "I've got them ready for you in my safe."

"And the two thousand you bought of me?" chipped in Brown, eagerly.

"Thank you, gentlemen; much obliged for reminding me, but you know I'm not compelled to pay for them before Monday, when I shall have great pleasure in obliging each of you."

"But think of the money locked up in those shares!" snorted Redstone. "I had to borrow——"

With that he walked off, leaving them as mad as a nest of hornets.

On the following Monday Nip borrowed the necessary money from Mr. Billings to call in the options, and immediately disposed of the stock at 121, making a clean profit on the three transactions of \$102,000, raising his bank account to \$150,000.

Somehow or another—we do not say it was Mr. Billings who gave it away—the story got on the Street, and for the next two weeks every broker who met Redstone wanted to know how his scheme of getting the Exchange to establish a kindergarten for amateur brokers was getting on.

And perhaps Jarus Redstone did not have it in for Nicholas Nip after that!

Well, I guess yes.

As for Nip and Tuck—for Nicholas did not lose a moment in acquainting his friend with the facts of the case—they sat in Tuck's office Monday afternoon, the day of the slump in the market, and roared for all they were worth over the discomfiture of Messrs. Redstone, Green and Brown—Redstone in particular.

CHAPTER VIII.

IN WHICH TUCK HAS A PAIR OF INTERESTING CALLERS.

As we have seen, the market had enjoyed a steady rise for several weeks.

Then came the break in C. O. D., which, however, stopped around par, for the stock was too good an investment to get very far down the scale.

A great many timid speculators, many with shallow purses, were frightened or forced out of the Street by the bear raid; but, notwithstanding this, there was some very good buying on the decline.

Neither Nip nor Tuck took a hand in this on his own account, nor in the interests of Miss Joyce, whose original capital and winnings remained in their hands.

The boys, fully satisfied with the profit they had made out of the boom, were contented to lay on their oars and wait for something better to come up.

About eleven o'clock one morning Peter Cline, Tuck's messenger, knocked on the door of his boss' private office.

"Come in," said the boy broker, who was lazily reading the previous day's Stock Exchange quotations and making sundry comparison of prices on a pad at his elbow.

"Two ladies, sir, to see you," said Cline, with a slight grin on his usually solemn countenance.

"Ask them to step in here," requested Tuck, wondering who his visitors were.

A moment later Cline ushered a couple of handsomely dressed and decidedly pretty girls into his sanctum.

"Why, Miss Joyce!" exclaimed Tuck, leaping from his chair as if propelled upward by a spring. "This is certainly an unexpected pleasure."

"Are you really glad to see me?" she replied, with a tinkling laugh, as she extended one of her daintily gloved hands to him.

"Am I? Say——"

"Allow me to introduce you to Miss Clarke," she interrupted, with a roguish glance at him. "Myra, this is Mr. George Tuck."

Myra Clarke acknowledge the introduction with a smile and a bow, while Tuck expressed himself as highly delighted to make Miss Clarke's acquaintance.

"When did you come to town?" asked Tuck, after the girls were seated.

"Oh, aunt and I came back last Saturday," replied Laura, with a smile.

"Well, I must say it's like a ray—I should say, a couple of rays—of sunshine to have you young ladies honor my office with your presence," said Tuck, gallantly.

"How poetical you are!" laughed Laura, with dancing eyes.

"Isn't he?" smiled Miss Clarke.

"One can't help feeling poetical when he comes under the bewitching influence of two pair of lovely eyes, you know," responded the young broker.

"Worse and worse!" rippled Laura. "I'm afraid you're an awful flatterer, Mr. Tuck."

"He certainly is very complimentary," smiled Miss Clarke.

"It's a gentleman's duty to be complimentary to the ladies, isn't it?" asked Tuck. "Don't you like to be admired, Miss Joyce?"

"Well, now," blushed the charming miss, "you're bringing the subject right home to me, aren't you? I believe it's a weakness of our sex. But I think we might talk about something else—the weather, for instance," and she shot a sly look at the handsome young broker.

"Pshaw! Anybody can see it's a pleasant day, and it is made all the brighter by your——"

"Now!" and Laura held up one finger warningly.

"I beg your pardon," Tuck hastened to say. "I quite forgot that compliments are tabooed. By the way, did you call on Mr. Nip?"

"Mr. Nip!" exclaimed Laura, looking just the least bit confused.

"Sure. Nicholas Nip. He's a particular friend of mine. Told me he met you at Orangetown during his week's vacation."

"Is it possible? And you know him! How very funny!"

Miss Joyce looked at her friend and giggled.

"It must be funny if you say so," said Tuck. "But, really, I don't see the joke myself."

"In answer to your question," replied Laura, merrily, "I will say that I haven't seen him—yet."

"From which I infer that it is a pleasure yet in reserve for him?"

"Well, yes, if you put it that way."

"He's a lucky boy."

"You don't seem to appreciate the fact that we have called on you first," said Laura, demurely.

"If you only knew just how much I do appreciate it, why——"

"Now don't get conceited, Mr. Tuck. How do you know

but I just tossed a penny to see which of you two gentlemen should have the honor of the first call?"

"Well, if you did that, Miss Joyce, I certainly have reason to bless my luck for turning you in this direction. But I'd rather think you called on me first of your own accord."

"I'm not making any confession, Mr. Tuck, so I won't tell you whether it was by luck or design that we came to see you first. You have a very handsome little office—hasn't he, Myra?"

"Yes, indeed," replied the young lady, and both the girls gazed around the private office with an approving eye.

"This is my sheep-shearing den," explained Tuck.

"Your what?" exclaimed both of the girls in a breath.

"My sheep-shearing den," repeated the boy broker, in an amused tone.

"Pray, what do you mean by that?" asked Laura, opening her eyes very wide with womanly curiosity.

"Well, you see, when the lambs come to Wall Street they always bring their fleece with them. It is a point of honor among the brokers to relieve them of their superfluous wool, as a lesson for them to stay away in the future."

Of course Tuck was only jollying the girl, as a fellow will do sometimes when it happens to hit his humor.

Laura, however, looked much mystified.

"I can't quite see the point, Mr. Tuck," she said. "I wasn't aware lambs were brought to Wall Street to be shorn. We didn't see a single one on the street, did we, Myra?"

Miss Clarke shook her head, while Tuck snickered quietly.

"Now, Mr. Tuck," pouted Laura, "I am sure you are just making fun of us. Won't you please explain the joke?"

"Well, Miss Joyce, outsiders who come into Wall Street to speculate are called 'lambs,' and the money they bring with them to invest in margins, or in other methods looking to their enrichment, is facetiously termed 'fleece.' See?"

"Oh!" exclaimed both of the girls together.

"That is certainly much more intelligible, Mr. Tuck," added Laura, smiling. "I suppose I'm a lamb, then; for I sent you \$500 to invest for me in stock, and it seems I've turned out one of the lucky few."

"That's right. You will understand how lucky you have been when I say that it is clearly understood among brokers that of their clients who put up a margin for speculative purposes, ninety per cent of them will lose it."

"Is it possible?" ejaculated Laura, in surprise.

"It is a fact. It's not an unusual practice, therefore, for brokers to 'copper' the transactions of their customers, by which I mean that if you were to order a broker to buy for you a hundred shares of a certain stock, he would sell a hundred simultaneously at the same price. Instead of using his own judgment, he would depend on your want of judgment—that is, he would bet on the folly of the person dealing with him, and the wisdom and the profit of

it are shown in the frightful percentage that menaces all who deposit a speculative margin in Wall Street."

"That is certainly flattering to the customer. Did you do that way with my \$500?"

"Well, no, Miss Joyce; I did not. I used your money to the best advantage my judgment dictated, for I did not want you to lose it if I could help it; but, for all that, the chances were decidedly against you."

"I am very much obliged to you, Mr. Tuck, for the interest you took in my poor little investment," said Laura, gratefully.

"Don't mention it, Miss Joyce. I did the same by you as I would have done by a dear sister, if I had one, which, I regret to say, I haven't."

"You are very good to say so," she replied, looking at him in a way that threatened him with a slight attack of palpitation of the heart.

"I assure you that it was a great pleasure to do you a favor, Miss Joyce; especially as the result was so satisfactory."

Laura smiled, but did not say anything.

"I think Wall Street is a very interesting place," spoke up Miss Clarke.

"Undoubtedly, to an observer."

"It seems to me that the business done down here is very like gambling," went on the young lady.

"If you sift it down, that's about what it is—that's what all speculation is. In Wall Street it is a game of chance in nine cases out of ten. You bet your money that a certain stock goes up. It goes the other way, and you lose. It always seems to go the other way with most people."

"But you have been very fortunate, Mr. Tuck," said Laura. "You told me that you had cleared up a good many thousand dollars on the recent rise."

"That's right; but I was fortunate in capturing a tip at the very beginning."

"And I understand Mr. Nip has made a good bit of money, too, recently?"

"I believe he has done so. Did he also write you to that effect?"

"Now you want to know too much," Laura said, laughing and blushing at the same time.

"Well," said Tuck, with a slight twinge of jealousy, "I s'pose I haven't any right to complain. It is quite possible you may also have given him a little commission to execute, the same as you favored me with. If you did, I hope it turned out equally as lucky."

Laura smiled, but did not say whether she had done so or not.

Tuck then proposed to send for Nip, and, after a slight demur on Laura's part, he was permitted to do so.

Nip appeared in about five minutes, and to say that he was surprised at seeing Laura Joyce in Tuck's sanctum would but feebly express his feelings.

He was duly presented to Miss Clarke, and seemed to be much impressed by her beauty and sprightliness.

In the course of half an hour Tuck proposed that they all go over to Delmonico's to lunch together.

Miss Joyce at first declared that she could not think of such a thing; but Nip had made such progress with Miss Clarke that Laura's objections, if she really had any, were overruled, and the quartette set out for the famous restaurant.

CHAPTER IX.

TUCK TAKES ANOTHER FALL OUT OF BROKER SAVAGE.

After a pleasant walk down Broad street they turned to the left and presently entered Delmonico's.

There were probably forty or fifty brokers and other business men in the place when they arrived, and the two girls attracted immediate notice.

Uncommonly pretty girls always do, you know.

Some girls would have felt very much embarrassed under the circumstances, but neither Laura nor her friend appeared to be ruffled by the attention they attracted.

Tuck ordered a first-class lunch.

A few of the brokers were on speaking terms with the boys, and these nodded in a friendly way at the young fellows; they no doubt wondered who the lovely girls were.

"Do you come in here often?" asked Miss Clarke of Nip.

"Well, hardly. It isn't because we can't afford it, you know; but Tuck and I haven't got weaned away from our old-time quick lunches yet."

"I've always heard there was a great deal of money made in Wall Street, and I did think of making a little venture myself, after hearing how successful Laura has been in her dealings with you and your friend; but after what Mr. Tuck said about some of the methods in vogue down here I'm not quite so anxious to become a lamb as I was."

"What did he say?" inquired Nip, curiously, believing his friend had been quizzing the girl.

Myra told him as near as she could remember, and her companion laughed.

"You mustn't believe everything Tuck says," he answered with a grin. "Still, I won't say he didn't hit the nail on the head when he said speculation in Wall Street is a pretty risky matter. Why, I've known old brokers, who have spent most of their lives in the Street, to go broke in a single hour in the Stock Exchange."

"Is it possible!" exclaimed Miss Clarke, much astonished.

"There's a heap of luck in it. Why, I myself cleared \$102,000 a couple of weeks ago by working a pointer for all it was worth after I received it from a certain person."

"My! How fortunate you are; and you are only a——"

She was going to say "boy," but caught herself in time and blushed vividly.

Nip easily supplied the missing word; but, though he was not any too well pleased at the suppressed allusion to his youthfulness, he laughed it off.

"The gentlemen all seem to be jolly around us. They don't look as if they had lost any money lately," remarked

Myra, observing that most all of the faces wore a cheerful expression.

"It's the way they have. You can't always tell whether they've lost anything or not. I know one broker who was hit for \$60,000 in the recent slump, who, when asked how he had come out, declared he had simply coined money on the decline. Indeed, it was several days before even his most intimate friend found out that he had been a heavy loser."

"I should think he would have been so upset over such a loss that he would have shown it in his face," said Miss Clarke.

"Not at all. It pays better to pretend you're a winner than to go about kicking on your losses. You don't get any sympathy when you're out and injured, so what's the use? Every broker is trying to get his hand into your pocket, and it behooves a fellow to keep his eyes and ears open and all his wits about him in order to avoid the traps spread to catch the unwary. See the stout man over at that table—I mean the gentleman with the burnside whiskers who is talking to the little man in the frock coat?"

Miss Clarke said she did.

"They seem to be the best of friends, don't they?"

"Why, yes; I should judge they were."

"I wouldn't like to bet the big fellow isn't angling for the little fellow's bank account at this moment."

"Why, what makes you think so?"

"That's Broker Savage, and I happen to know something about his methods. That reminds me about the run-in Tuck had with him a little while ago," and he told Myra how Savage had butted into his friend in front of the Exchange, and how in falling he had accidentally tripped the stout man up and sent him sliding into the gutter.

"He must have been dreadfully angry," smiled the girl.

"Well, say, he certainly was. But it served him right, didn't it? What right had he to bump into Tuck the way he did?"

"Perhaps he didn't see him."

"Oh, he saw him, all right. And now Tuck is just lying in wait for a chance to get back at him. We always pay our debts; Tuck can tell you that."

He started to tell her how he had avenged the kindergarten insult perpetrated by Broker Redstone, when the waiter appeared with the lunch; and after that the conversation became more general, Tuck and Laura, who had been enjoying a quiet tete-a-tete of their own, taking part in it.

They spent more than an hour at the table, and the lunch was a very enjoyable one.

Nip and Tuck escorted their fair companions to the Broadway cars, the girls promising to come down and see them soon again.

"It isn't possible that you've actually shaken Miss Joyce, is it, Nip?" asked Tuck, fairly beaming upon his friend.

"What do you mean by that?"

"Well, you've been so wrapped up in Miss Clarke ever

since you were introduced to her that Laura didn't appear to stand a show."

"What do you care, old man?" asked Nip, winking his eye. "You'd rather have Miss Joyce all to yourself than to have me-butting in, now, wouldn't you?"

"Oh, I ain't saying a word," laughed Tuck. "It's a case of spoons between you and Myra, isn't it?"

"How about yourself and Miss Joyce?" retorted Nip.

"Oh, I'm Miss Joyce's broker."

"Pooh! So'm I, if it comes to that."

"But you'd sooner be Miss Clarke's broker, wouldn't you, honest Injun?"

"No; I'd sooner she wouldn't monkey with the market."

"Ho! That gives you dead away, old man."

"How does it?" snorted Nip.

"Well, if you can't see how, I'm not going to tell you," and Tuck commenced to whistle.

"So I've caught you at last!" shouted a stentorian voice in Tuck's ear, as a heavy hand fell upon his shoulder and he was whirled about on his pins like a teetotum.

When the boy recovered his equilibrium he found himself face to face with Broker Savage, who was somewhat under the influence of Delmonico's champagne.

"You're an impertinent little puppy!" roared the big operator, glaring at him fiercely, as if it would have given him a great deal of satisfaction to have wiped the sidewalk in that particular locality with the youthful broker.

"What do you mean, you big coward?" cried Tuck, angry at this assault upon him in so conspicuous a place as lower Broadway.

"Hey!" exclaimed the big broker. "You're the jackanapes who upset me in front of the Exchange a few weeks ago. I've a good mind to hand you over to a policeman."

"Well, why don't you? And then I'll have you pulled in, too, for deliberately knocking me down in front of the Exchange on the same occasion."

"What's that?" roared Savage, furiously.

"Who do you think you are, anyway?" sneered Tuck. "You don't own the sidewalk in front of the Exchange. You're nothing but a big stuff; do you know that?"

"Why, you pestiferous little monkey——" began Savage, making a clutch at the boy's collar; but Tuck avoided him by stepping back.

"You make me sick!" cried the-boy, as a crowd began to collect, attracted by the belligerent attitude of the man. "You think because you're a wealthy broker that you can treat a young fellow like me just as it suits you. But I want you to understand that I have just as many rights as you have. I'm a Wall Street broker myself; but if I had shorn as many trusting lambs as you have in your time, or had on my conscience the curses of the widows and orphans whose savings have gone into your pocket, I'd go down to the Battery and jump off into the bay."

Broker Savage fairly frothed at the mouth while Tuck was speaking.

Then he made a furious dive at the boy, intending to annihilate him on the spot.

Had he got his hands on Tuck it would undoubtedly

have gone hard with him, for the broker was a powerful man.

But Tuck saw him coming in time to sidestep and let him shoot past.

Clutching only at the air, the broker tried to stop his progress and turn about.

He only succeeded in tripping himself up.

As he fell to the sidewalk the momentum his huge frame had acquired shot him ahead.

An open coal-hole in front of a big office building lay directly in Savage's path. Before he could save himself he dove into it and disappeared, like a sprite in a pantomime, from the sight of Tuck and the spectators.

CHAPTER X.

THE RISE IN READING AND ERIE.

"Good gracious!" exclaimed Tuck, as he witnessed the catastrophe. "Come, Nip; let's see if he's hurt."

The two boys rushed into the building, en route for the basement, as the crowd on the sidewalk closed around the coal-hole and looked down into the space below.

Broker Savage had fortunately alighted on top of a bag of cotton waste, and this broke his fall.

But the shock was a pretty severe one to a man of his weight, and he rolled off the bag on to the asphalt floor unconscious.

When Nip and Tuck reached the extension of the first cellar they found the fireman and assistant engineer picking up the big operator.

"He appears to be severely hurt," said the fireman, wiping away the blood from a cut on Savage's head. "Better telephone for an ambulance."

The assistant engineer ran off to the superintendent, who was on the ground floor at the time, and the Chambers Street Hospital was communicated with.

"How came the man to fall down that hole?" asked the superintendent, when he arrived downstairs and looked the unconscious broker over.

He glanced up at the opening in the sidewalk, which was now surrounded by a fringe of curious faces.

"Where are the guards?" he demanded.

"I only opened the hole a moment ago, and the man came shooting down before I could adjust them," replied the fireman.

A wagon containing a couple of tons of coal stood close to the curb, which showed why the fireman had opened up the iron shutter which ordinarily covered the hole in the sidewalk.

"I'm afraid there'll trouble come of this," said the superintendent, in a tone of annoyance. "Lift this man and carry him up to my office."

Tuck took advantage of the first chance to explain the cause of the accident.

"It was all his own fault," he concluded, "and if he had been strictly sober it would not have occurred."

"Give me your names and addresses, young men," said the superintendent. "There will be an investigation, and I shall want you both as witnesses."

Nip and Tuck handed him their business cards just as the ambulance drove up.

The young doctor who accompanied the vehicle examined Broker Savage, and said that, though he was not seriously hurt, it would be advisable to take him to the hospital, and so the broker was put into the ambulance and carried away.

"Savage will try to make me sweat for this," said Tuck, as he and Nip continued on their way to Wall Street.

"Don't you care," replied his friend, encouragingly. "My evidence will pull you out, all right. I guess he'll have a claim against the owners of the building for damages, for the iron guards ought to have been in place the moment after the cover of the hole was raised."

The late editions of the afternoon papers had a story about the accident, and then the boys learned that the big broker, after having been patched up by the house surgeon of the hospital, had been taken to his home in a carriage.

It turned out that when Savage recovered his senses he had no recollection of his scrap with George Tuck, and the first he learned about the matter was the rather uncertain statements made to reporters by eyewitnesses of the occurrence.

He did not get downtown for nearly a week, but when he did he had Tuck arrested for assault.

His own testimony amounted to nothing before the magistrate, while Tuck's and that of his friend Nip easily cleared the boy, and the case was dismissed.

Savage then consulted his lawyer, and brought an action for damages against the owners of the office building.

The case was put on the calendar of Part I of the Supreme Court, and both Nip and Tuck expected to be subpoenaed as witnesses when the case came to trial; but it never did, as a compromise was effected out of court.

The Redstone incident had brought Nip prominently to the attention of the Street, and incidentally proved something of an advertisement for Tuck also.

Lots of the brokers wanted to know the boy broker who had so cleverly outwitted three such experienced operators as Redstone, Green and Brown.

And now the Savage affair brought Tuck into the lime-light, and quite a number of brokers, especially those who had suffered in the market through the craftiness of the stout man with the burnside whiskers, managed to find time to drop into Tuck's office and make themselves known to the boy who had done up the unpopular operator.

The result of it all was that a good deal of business came to the young brokers which otherwise they would not have got.

One prominent operator, who employed half a dozen brokers to attend to his orders, walked in on Tuck unannounced one morning.

"My name is Jarrett," he said brusquely, as he took a chair and looked the boy over curiously from head to foot. "Perhaps you have heard of me?"

"I have heard of Mr. Duncan Jarrett, of No. — Wall Street," replied Tuck, surprised to think such a big gun

of the financial district should take the trouble to call on him.

"I am, Duncan Jarrett, and you have my address correct."

"I am glad to know you, Mr. Jarrett," said Tuck, with his usual politeness.

"So you're the boy broker who got the best of Roger Savage, are you?"

"Well, I admit we had a little scrap. In the first place, he upset me in front of the Exchange, because he happened to be thinking at the moment that he owned the sidewalk there and no one had any right to be there at that time but himself."

Then Tuck told Mr. Jarrett the history of the trouble with Mr. Savage, including that portion of the difficulty which subsequently led to the belligerent broker almost breaking his neck by falling through the coal-hole on Broadway.

"Served him right," declared Mr. Jarrett, in a decided tone. "I have no sympathy for him. He's a slippery proposition at the best. He squeezed me once or twice by ways that are dark and tricks like those of Ah Sin. I'm done with him. Now, young man, I rather like your face and manner. I think I'll give you a commission. I want \$50,000 worth of Reading stock, to be paid for on delivery. When can you get it for me?"

"I may be able to get that amount to-day; if not, I will have it all delivered by to-morrow," replied Tuck, overjoyed to receive such a good order from such an important operator as Duncan Jarrett.

"Very well. I'll expect to see you before three o'clock," said Jarrett, rising.

"I'm very much obliged to you for the commission, Mr. Jarrett."

"That's all right," replied the operator. "If I find that you can really do business, young man, I'll put you on my list of brokers."

Then he stalked out, just as Broker Redstone was passing on his way to the elevator, and that gentleman, who knew the millionaire operator by sight, and had often wished for a slice of his business, wondered what so important a personage was doing in the boy broker's office.

Tuck managed to get the shares of Reading for Mr. Jarrett before three o'clock, and delivered them at that gentleman's office personally.

"You are prompt, I see," said Duncan Jarrett, approvingly, as he handed Tuck his check covering the commission. "You'll hear from me later on."

A few days later Tuck noticed that Reading was steadily advancing.

And Erie seemed to be keeping it company.

"I'll bet there's a syndicate been formed to boost those stocks," he said to himself when he saw that certain brokers were buying them whenever offered. "I think I'll try to get in on the ground floor myself."

So he went to Broker Goodwin, who acted for him on the Exchange, and told him to get ten thousand shares of

Erie and five thousand of Reading if he could, on a ten per cent margin.

It took Goodwin two days to get the stock in small lots, and he had to pay more and more for each block, so that it cost Tuck 78 on the average for Reading and 40 for Erie.

He had to put up nearly his whole capital—about \$80,000—in margins.

It was a heavy risk for the boy broker, for he had no idea who was at the back of this bull movement, nor what the plans of the clique were.

He found, however, in a day or two that Nip had bought some Erie, but how much he could not guess.

Tuck intended to realize on Erie if it advanced five points beyond the price he gave for it, for he had little faith that it would be forced much higher, for never in the memory of the oldest operator had Erie reached 50.

Neither had Reading been known to touch par in previous booms.

So Tuck kept his eyes skinned and his wits on edge for the auspicious moment when he calculated he would unload.

A week later Erie closed at 44 $\frac{3}{8}$ and Reading at 88 $\frac{7}{8}$.

"I guess I'll turn the trick to-morrow," considered Tuck, as he went home that afternoon.

He had not been feeling well for several days, and was not in a particularly cheerful humor.

Nip called at his home that evening and wanted him to go to a show, but Tuck declined on the score of a bad headache.

"I hope you're not going to be ill, old fellow," said his friend, with some concern. "You look bad enough to be in bed. I'd turn in if I were you. A stitch in time saves nine, or, in other words, an ounce of prevention is worth a pound of cure."

Tuck thought Nip's advice good and acted on it; but next morning he could not get up, and when the doctor came he declared he had a bad attack of bilious fever.

It was over a week before Tuck was in any shape to think of business.

He had been out of his head most of the time, and his talk rambled upon Reading and Erie.

So much so, indeed, that when Nip called to inquire about how his friend was getting on the sick boy's mother asked him about the stock.

"Well, Mrs. Tuck, if George bought any, and is holding it, he's all right up to the present time."

On the seventh day of his illness Tuck was permitted to see a newspaper, and the first thing he did, as a matter of course, was to turn to the financial news.

He scanned the list of quotations on the previous day and was nearly paralyzed to find that Erie had advanced to 52.

Then he ran his eye down to Reading.

Some forty-eight thousand shares had changed hands at 118.

"Great Scott! Am I dreaming!" he whispered, with startling eyes.

But he was not.

He was as wideawake as he had ever been in his life, though very shaky on his pins.

"Mother, give me pen and ink, and send for a messenger boy."

He wrote an order to Broker Goodwin to sell both Erie and Reading at the market price, and then fell back on his pillow wondering how much he would realize by this stroke of good luck, for he did not feel equal to figuring it out for himself.

Two days afterward he managed to get down to his office.

There he found a statement from his broker and a check for \$396,000.

His profit from the transaction had been \$317,000.

CHAPTER XI.

NIP MOVES INTO BETTER QUARTERS AND THE TWO OFFICE BOYS HAVE ANOTHER MIX-UP.

"Well, old fellow," said Nip, gripping him by the hand, "I'm glad to see you around again. Tell you the honest truth, I felt dead lonesome while you were away."

"Thanks for your congratulations, Nip. I had a bad siege of it while it lasted, though I don't think I was in any real danger of turning up my toes. I'll be all right in a day or so, and then look out for your scalp."

"I'm not worrying about my scalp," grinned Nip. "I did pretty well in Erie while you were in bed. I cleaned up about \$200,000."

"Well, I beat you by something over \$100,000, and I wasn't down here, either. Financially considered, it was a lucky illness for me, as I never would have had the nerve to hold on to those stocks as long as I had to on account of being unconscious. Now that I think of it, eight hundred shares of Erie belonged to Miss Joyce. I risked all her boodle with my own, and she has made a profit of \$9,400."

"She's lucky, for I also put her little stake in with mine, and she came out a winner to the tune of \$10,000. I guess you've made yourself solid in that direction, and I wish you luck."

"How do you make that out?" asked Tuck, eagerly.

"I judge so because after I sent her a statement of her account she thanked me warmly and then directed me to turn her balance over to you, as she thought one broker was enough to handle her little business."

"Is that really a fact?" ejaculated Tuck, in a tone of great satisfaction.

"Fact, I assure you. If you will give me a receipt for the sum of \$12,900 I'll give you a check for that amount, and you can add it to what you already have of the young lady's in your possession."

Tuck did so, and that afternoon dictated a note to Laura and enclosed a statement of her account with him to date, thanking her for the confidence she reposed in his honesty and business sagacity, and hoping to be able to call on her at her residence at an early date.

That day he had another visit from Duncan Jarrett.

"I heard you have been under the weather for a week or ten days, Tuck," said the millionaire operator.

"Yes, sir; bad attack of bilious fever."

"Well, you do look a little white under the gills," answered the capitalist. "I s'pose you don't feel just in shape for doing business yet, eh?"

"I shouldn't refuse a commission if you have come around to give me one. I guess I could manage to execute it all right," said the boy broker sturdily.

"Well, if you think you're able to go out and buy me fifteen thousand shares of M. K. & T. at 34, the market price, why make a note of it. I will pay you on delivery of the stock."

"When must you have it?" asked Tuck, making a memorandum of the order.

"By noon to-morrow, if possible."

"Very well, sir."

Then Duncan Jarrett left, and Tuck put on his hat and went out to hunt up the stock.

He dropped in on Nip.

"I suppose you haven't any M. K. & T. stock, have you?"

Nip shook his head.

"You might try Redstone, if you care to go near him," suggested his friend.

Tuck walked into Redstone's office and was received with a frown.

"I called to see if you had any M. K. & T. stock," said Tuck, politely.

"I have some. What are you paying for it?"

"Thirty-four."

"I want 34½ for two thousand shares," said Redstone.

"I can't give over 34."

"Then I'm afraid we can't do business."

"Very well," answered the boy, and walked out.

He picked up six thousand shares from various brokers with whom he was acquainted, and then returned to his office for a rest, for he felt the effects of his recent illness.

"Mr. Green was in here to see you," said his stenographer. "Said he heard you were looking for M. K. & T. stock, and he has a small block he will sell you."

"He didn't say how much he had, did he?"

"No, sir."

"I'll bet that's Redstone's stock," muttered the boy, as he entered his private room. "He wouldn't sell it to me, but he got Green to come around and offer it."

The boy reasoned it out because he knew Redstone and Green were hand in glove, and he could not see any good reason why Redstone should have refused to sell him the stock at the market figure, except from a personal dislike to do business with him.

After a little while Green came in again, and was shown into Tuck's sanctum.

"I can let you have two thousand shares of M. K. & T. at 34," said the broker.

"Are you selling that for Mr. Redstone?" asked the boy.

"For Mr. Redstone! Why do you ask?"

"Just happened to have an idea you were."

"Well, er—no. I've had this for some days."

Of course Tuck knew Green would not lie to make a sale.

Brokers never do—of course not!

All the same, the boy refused to buy the stock—though he wanted it—and Green left his office clearly dissatisfied.

However, Tuck felt better next morning and was able to hustle about, so he got the balance of stock for his rich client and delivered it personally on the stroke of twelve.

About this time an architect, who occupied a suite of offices similar to that of Tuck's, on the same floor and just across the corridor, decided to move to Broadway.

Nip, who had feed the janitor for that purpose, got the tip and snapped the rooms up, thus putting himself on a par with his friend Tuck.

"Once more we are shoulder to shoulder, old man," grinned Nip, when he told Tuck he was going to move up beside him. "This is the chance I have been waiting for for the last three months."

"Now you've got it, I hope it will make you happy," answered Tuck, good-naturedly.

"Oh, I guess yes," replied Nip.

Next day he moved, and the occasion was signalized by a pitched battle in the corridor between Clarence Pratt, the fat boy, and Peter Cline, the thin, solemn boy, from which each retired with a black optic and several facial blemishes.

"He called me an animated scarecrow," explained Cline to Tuck, when his boss called him to account for the mix-up, "so I just sailed into him and made him look like two cents."

"Clarence gave you a damaged eye, all right," smiled Tuck.

"I slipped on the tiles and his elbow ran against it," was Cline's excuse.

"Well, if you two don't quit scrapping whenever you meet one another," said Tuck, severely, "in all probability both of you will be hunting another job."

"Well, sir, when he says his boss is smarter than mine, and can give you cards and spades in the business, I can't stand it. So I've got to go—"

"That's all, Cline," grinned Tuck, behind his hand. "You may take this letter over to Goodwin's, only don't let this thing occur again."

At the same time Nip was giving his own messenger a raking over on account of the scrap in the corridor.

"When you go up against Cline you always get the worst of the argument. Why don't you steer clear of him?"

"'Cause he's always cheeky to me," replied Clarence.

"If you gave him the stony face, and said nothing, he would soon let you alone."

"Well, he makes me mad. He said to-day that you was not in the same class with his boss, and that you only moved in these quarters for a big bluff."

"He said that, did he?" grinned Nip.

"Yes, sir."

"And what did you say back?"

"I said he was a liar," answered Clarence, rubbing his tender eye.

"Then he hit you, eh?"

"That's what he done, and I punched him back; but he's got arms like the sails of a windmill, and they seem to be in the air all the time."

"Well, Clarence, you'll have to cut this exercise out in the future, or there'll be a sudden vacancy in this office, and a boy about your size will find himself unexpectedly with a lot of time on his hands. Do you understand?"

"Yes, sir," said Clarence, with apparent penitence. "Then the next time he says you're only a second fiddle to Mr. Tuck I'm to take my hat off to him and let it go at that—is that what you want, sir?"

"Clarence, go outside and sit down," answered Nip.

And Clarence went.

CHAPTER XII.

TUCK OVERHEARS SOMETHING NOT INTENDED FOR HIS EARS,
WHICH LEADS TO A BIG DEAL IN CHESAPEAKE
AND FAIRLEE STOCK.

It was a dark November morning, a few minutes after seven, that the Mountain Express, on the Erie road, rolled into the station in Jersey City, and George Tuck, with a small grip in his hand, stepped off on the platform and hurried down to the Chambers Street ferry slip.

The boat was not yet in, so the boy walked leisurely toward the end of the slip, and finally sat down in the lee of one of the spiles.

He had been up to Montgomery, in Orange county, to attend the wedding of an old friend, and had boarded the express at Goshen.

While looking across the cold stretch of the misty river he heard the steps and voices of two men approaching.

They did not observe his presence in the gloom which enveloped the ferry slip, and paused close behind him.

To their eyes there did not seem to be any one within earshot.

"Well, how did you succeed, Dexter?" said one of the men, in a low tone which seemed to have a familiar intonation for Tuck.

He thought he had heard it before and, as it turned out, he was not mistaken.

"Fine," was the reply. "I saw Judge Benson, and, just as I thought, he's an old classmate of mine. That made things easier."

"Well?" said his companion, impatiently.

"I found that two of the five judges are against the road and that Benson himself has not yet come to a decision—practically, he is still on the fence."

"Cut it short," growled the other. "Did you make him see matters in the right light?"

"I did," replied his companion; "but it will cost you and your friends \$10,000, Mr. Savage."

Broker Savage!

"I thought I knew that voice," was the reflection which passed through Tuck's mind when he heard the name uttered.

"You shall have the money."

"All right. I thought you'd agree, so I arranged to telegraph him the sum before eleven this morning."

"You did right. You are certain, then, that his decision will go in favor of —?"

"The Chesapeake & Fairlee? Yes, sir. He will hand down a written opinion against the Virginia Coal and Iron Company at two to-morrow."

"Good!"

"The railroad will then get complete control of the property."

"I am sure they will."

"Unless——"

"Unless what?" demanded Savage, impatiently.

"They carry the case to the Supreme Court of the United States."

"Do you think the coal company will do that?"

"I think it likely they will."

"No matter. The decision will be of immense value to us just now in any case. I have an option on 20,500 shares of C. & F. at 16½ with Bloodgood, Shipley & Co., which expires at ten-thirty to-morrow. This is the block of stock I told you Duncan Jarrett has been trying to get hold of so long, but could not. It would have given him the control of the road; but it will now do that for the opposition. I shall be elected president, and one of the schemes of my life will be realized."

"I congratulate you, Mr. Savage. As for my fee for the service I have rendered you, I leave that to the generosity of the gentlemen composing the clique," said the lawyer, rubbing his cold hands briskly together.

"You shall be suitably rewarded, Mr. Dexter—take my word for it."

"Thank you. Of course you'll lose no time in taking up that option?" suggested the lawyer. "It wouldn't do for that stock to slip through your fingers now."

"No fear of that. If I should happen to be a few minutes late Bloodgood will wait. He knows me, and the price closed this afternoon at 15½. There'll be nothing doing in C. & F. until after the decision is known, so we are safe enough."

"I dare say you know best."

"Well, here comes the boat. You'll dine with me, of course, Mr. Dexter?"

The ferryboat bumped against the slip, and after the passengers had landed Mr. Dexter and Broker Savage brushed past the indistinguishable form of George Tuck and boarded the boat.

Tuck, observing that they crossed to the ladies' saloon, took the men's side, so as to avoid a possible recognition.

"This looks like a case of bribery, unless I am much mistaken," muttered Tuck to himself. "I shall have to see Mr. Jarrett. If I could only forestall Mr. Savage and prevent him getting possession of that block of stock I should be doing my wealthy patron a favor he will probably remember to my credit and advantage. But I am afraid Mr. Savage will be on hand bright and early to take up his option."

Next morning at ten o'clock he was at Duncan Jarrett's

office, only to learn that that gentleman was out of town, and no one in the office could say just when he might be expected to return.

"Too bad," mused Tuck, as he descended the steps to the sidewalk. "I guess I'll go over to Bloodgood's and see if Savage has taken up his option; it is nearly eleven o'clock."

So Tuck crossed Wall Street and entered the office of his former boss.

"Hello, Tuck," said Bloodgood, genially, as the boy broker was ushered into his private room. "How is business?"

"I can't complain."

"Made your fortune yet?" the broker inquired, with a smile.

"Not yet," grinned Tuck. "I'm shy about \$600,000 of my first million yet."

"Do you mean to say that you are worth \$400,000 asked Bloodgood, in astonishment.

"Yes, and ten or twelve thousand over."

"You don't seem to have lost much time since you left our employ."

"I don't think I lost much time while I was in your employ, either."

"No, Tuck; you were one of our gilt-edged clerks. We were sorry to lose you. But our loss seems to be your gain. Can I do anything for you this morning?"

"I don't know, Mr. Bloodgood, unless you can sell me some Chesapeake & Fairlee. I should like to get hold of about twenty thousand shares."

"Should you, indeed? Well, I have a block of 20,500 on which I have sold an option, expiring to-day. I expect the gentleman in any moment after them."

"Then the option hasn't expired yet?"

"Yes; it expired half an hour ago, but I always like to give a man a chance."

"Most brokers would be apt to take on a new customer, if one appeared after the time limit had passed."

"That's right enough," nodded Bloodgood; "but the option calls for 16½, and the last quotation was 16, so you see it will pay me to give my client a chance to come to the front if he wants the stock badly enough to pay the fraction. I've this advantage—I've got the only large block of C. & F. on the market."

"Well, Mr. Bloodgood, I want those shares badly enough to be willing to pay you 16½ for the lot. The option having run out, why not close with me. It's spot cash."

"That certainly alters the situation. The stock is yours, Tuck."

"Deliver it at my office. It will be paid for just as soon as I can get the money from the bank."

"I will run over to your bank with you and make the exchange there. Where do you deposit?"

"At Treadwell & Co."

"All right—that's only a step."

He rang his bell.

"Tell Mr. Lynch to bring me those shares of Chesapeake & Fairlee on which the option had just expired," he said to his office boy, who answered the summons.

Just as the envelope containing the stock was placed in his hands Broker Savage was announced.

He followed close on the office boy's heels and came face to face with Tuck, who had started to leave the private office the moment he heard who the visitor was.

Broker Savage scowled darkly when he recognized the boy, brushed rudely by him, and addressed himself to Mr. Bloodgood.

"I'll take that Chesapeake & Fairlee stock now, Bloodgood," he said, in his customary brusque way.

"I'm afraid you're too late, Savage," answered Bloodgood, evidently prepared for a ruction, for he knew the man he was dealing with.

"Too late! What do you mean?"

"Your option expired three-quarters of an hour ago. If you had come in any time up to ten minutes ago you could have had the stock. As it happens, I've just sold the block."

"Sold the stock!" roared Savage. "You have sold that stock?"

"Yes, Mr. Savage; I sold it at a quarter of a point advance on your offer."

"Thunder and lightning!" howled the stout broker, so furiously that his voice could be heard out in the reception-room. "Who did you sell it to?"

"Mr. George Tuck."

"Tuck! Tuck! I don't know any broker by that name," snorted Savage.

"You passed him this moment as you came in here."

"Do you mean that boy?" asked the broker, contemptuously.

"I do. That is George Tuck, one of our most successful young brokers."

"Rot!" retorted Mr. Savage rudely.

"He purchased the stock for \$343,375, cash."

"Do you expect me to believe that fiction, sir?"

"I am not accustomed to lying in matters of business, Mr. Savage," replied Broker Bloodgood sternly, thoroughly disgusted with the uncouth behavior of his visitor.

Savage regarded him with a furious glare. Then he blurted out:

"This is a put-up job!"

"Are you aware, sir, that your language is insulting?"

"You might have waited an hour, at least," snarled Savage. "You know who I am. I contracted to take that stock, and I intended to do so."

"How could I tell that, when you failed to call on time, Mr. Savage. The stock was quoted on the ticker an hour ago at 16, which is one-half point lower than your option called for. Might I not reasonably presume by your failure to appear at ten-thirty that you did not intend to pay that extra half dollar a share, which on 20,500 shares amounts to over \$10,000? According to the rules, I was in no way bound to hold the stock a moment after ten-thirty, if I found a customer for it. As it happened, Mr. Tuck came in here and asked me if I had any of the stock. He offered me 16½, and I sold it to him. That's all there is to it."

Mr. Savage turned on his heel and walked out into the reception-room, followed by Mr. Bloodgood, after he had put his hat and coat on.

CHAPTER XIII.

IN WHICH TUCK WALKS INTO A TRAP.

The irate broker walked up to Tuck, who was standing by the window, waiting for Mr. Bloodgood to join him.

"Did you buy that block of Chesapeake & Fairlee stock?" he roared in the boy's ear.

"Yes, sir," replied Tuck, wheeling about and looking him squarely in the eye.

"What did you want with it?"

"Excuse me, sir; I don't think it's anybody's business but my own."

"You don't, don't you? I say it's my business, you little jackanapes!"

"I have no wish to talk to you on the subject, Mr. Savage," answered Tuck, coolly.

"But I propose to talk with you, you little monkey! Who did you buy it for?"

"I decline to tell you."

"I insist on knowing!" howled Savage, in a tone which caused every clerk in the place to get interested in the discussion.

"Mr. Bloodgood, are you ready?" asked Tuck, walking up to his old boss.

"I want you to answer me, confound you!" roared Broker Savage, catching the boy by the arm.

"Take your hand from my arm, please!" demanded Tuck, in a tone which unconsciously had its effect on the stout broker, for he released the boy.

"Will you sell me that stock at a quarter advance on what you gave for it?" Savage said, though it was like pulling teeth for him to make this offer. But he had sense enough to see that the boy had the best of the argument.

"No, sir; I will not."

"Don't you know that's a full point ahead of the market price?"

"I am not denying but it may be."

"What will you sell it for?"

"It is not for sale at this moment."

"What do you mean, you whippersnapper!" roared Broker Savage, with a venomous glance at the boy.

"I said it was not for sale, and I think that's all that it's necessary for me to say."

"You mean you won't sell it to me?"

"I'm not offering it to anybody," replied Tuck, turning away.

"Look here, young man; I offer you 17½ for that block of stock, and I want it delivered at my office not later than two o'clock. If you fail to be on hand with it, I promise you this will be the worst day's work you ever did in your life."

"Broker Savage uttered this threat in no uncertain tones, and the malignant look which accompanied the words showed that he was not to be trifled with.

Clearly Mr. Savage was determined to get the stock in his possession, or there promised to be trouble.

George Tuck, however, was not a boy to be easily frightened into doing something against his will.

"Look here, Mr. Savage," retorted the boy broker, in a low, tense tone, intended for the stock broker's ear only, "you had better not threaten me; do you understand? I happen to know why you want that block of stock so badly. Those shares would give the clique you represent control of the company and pave the way to your election to the presidency. You expect that a certain judge, of the Virginia Court of Appeals, will hand down a decision at two o'clock this afternoon, favorable to the railroad company in its suit against the Virginia Coal and Iron Company. Perhaps you are not aware," sarcastically, "that somebody has sent the judge in question \$10,000 for the purpose of influencing his decision. That looks very much as if there was bribery in the background, and I wouldn't be at all surprised if a New York lawyer by the name of Dexter could throw some light on the subject if the matter should happen to be investigated."

To say that Broker Savage was fairly staggered by this unexpected revelation on the part of the boy he hated would be telling nothing short of the truth.

With bulging eyes and parted lips, he watched Tuck and Mr. Bloodgood leave the office, and then, with a snarl—not unmixed with a cold shiver as to possible future developments—he followed them and went directly to his own office.

For the next fifteen minutes he was busy calling up divers parties on his telephone.

Later on he had a number of rather excited callers, who were closeted with him for some time in his private room.

Then the conference broke up, the gentlemen were dismissed by a private door into the main corridor, and Mr. Savage, with a look of determination on his face, put on his hat and overcoat and left the office himself, leaving word that he would not be back again that day.

In the meantime Tuck paid for and got possession of the 20,500 shares of Chesapeake & Fairlee stock, took them over to his office, and put them in his safe.

It had taken the greater part of his bank account to put the deal through; but he felt reasonably sure that Duncan Jarrett would gladly take them off his hands at the price he paid for the shares, plus his commission.

In any case, he believed that as soon as the decision of the Virginia Court of Appeals was known to be favorable to the Chesapeake & Fairlee railroad the price would advance on the Exchange.

That afternoon he was honored by a visit from Miss Laura Joyce and her friend Myra Clarke.

They spent a very pleasant half hour with him, and then the three walked across the corridor and surprised Nicholas Nip in his new suite of offices, which the girls declared to be just lovely.

Miss Clarke had been persuaded by Laura to try her luck in Wall Street, and she had brought with her \$1,000,

which she asked Mr. Nip to invest for her as he thought best.

Of course Nip was delighted at this bit of confidence on the part of his fair charmer, and he resolved he would see her through successfully if it cost him a pretty penny himself to do it.

This meant that Nicholas Nip was rather smitten with the pretty young miss.

That evening, when Nip and Tuck closed their offices and started uptown by the underground railway, they were followed by a couple of well dressed but rather hard looking individuals.

That Nip had no share in their attention was shown by the fact that both of them alighted at One Hundred and Twenty-fifth street and Lenox avenue, where Tuck left the train; they shadowed him to his home from there.

Making sure they would know the house again, they passed on up Seventh avenue and walked down to One Hundred and Twenty-fifth street, where they entered a saloon near the Harlem Opera House.

Taking seats at one of the polished round tables, they ordered a succession of drinks and cigars, and put in an hour in a manner apparently agreeable to themselves.

About this time a carriage stopped in front of the saloon. The driver dismounted from his perch and entered the place.

He called for a drink at the bar, and then looked about the saloon, as if in search of some one.

He looked at the two men who had been so long seated at the table and made a sign to them, which they evidently understood, for they followed him out to the sidewalk. One of them mounted beside the driver, and the other got into the carriage.

Then the vehicle drove off.

It came to a halt in front of the brownstone house where Tuck and his parents lived.

The man got outside, went up the steps, and rang the bell.

"Mr. George Tuck in?" he inquired of the girl who answered the ring.

"Yes, sir."

"Please hand him this letter."

"Will you step inside, sir?"

The man did so, and waited in the hall while the girl was absent.

Tuck came upstairs from the basement, where he had been finishing his supper.

The open note he held in his hand read as follows:

"My Dear Tuck: I wish to see you at my house this evening on a matter of the greatest importance, and send my carriage to fetch you. I have only just returned from Philadelphia, and expect to go to Boston by the midnight train.

Sincerely yours,

"DUNCAN JARRETT."

"Mr. Jarrett will only detain you half an hour," said the man who stood in the hall. "The carriage is outside."

"Very well," replied Tuck, unsuspecting that anything was wrong about this invitation from the millionaire operator, whom he was eager to acquaint with the information that he had bought the block of Chesapeake & Fairlee stock which would give him control of the road. "I will be ready in a moment."

He took his hat and overcoat from the rack and put them on; then he ran downstairs and told his father he had an engagement with Mr. Jarrett, handing him the note by way of explanation.

Then he rejoined the man in the hall above, who, with a covert smile of satisfaction, led the way to the carriage and held the door open for him to enter.

CHAPTER XIV.

NIP'S UNEXPECTED INTRODUCTION INTO AN OLD HOUSE IN THE BRONX.

It was one o'clock in the morning, the night was dark, blustering and cold, and Nicholas Nip, who had attended a "smoker" of the Trident Yacht Club on the Harlem River, was returning home on foot up One Hundred and Sixty-first street, expecting every moment to be overtaken by a car, when, as he was passing a big, gloomy building, his attention was attracted to a glittering spark which scintillated on the doorstep of the house.

He stopped, looked more keenly at the object, and then, filled with curiosity, walked over and picked it up.

"I believe it's a diamond ornament," he exclaimed to himself. "It's lucky to find anything on the street—the more valuable the object the more lucky you are."

He took out his pocket match-box, extracted a match, took a couple of steps along the front of the building, and extended his hand to strike a light so as to examine his find.

"Good gracious!" exclaimed the boy broker, as the flickering flame revealed a handsome gold and diamond encrusted watch-charm. The initials "G. T." were enameled on one side. "This is the counterpart in every way of Tuck's. The same initials, too. What a coincidence!"

Then, as the match gave an expiring flash and went out, something happened.

Nip stepped on the flap which covered the opening into the cellar, the rotten wood gave way without the slightest warning, and the boy shot down into the dark depths below, alighting on an earthy floor all in a heap.

Although not injured in the least, he was pretty badly shaken up, and for a moment it almost seemed to him as if the house had fallen upon him.

"Gee whizz!" he ejaculated, when he had pulled himself together. "Where am I at? I could not have done that slicker if I had been acting in a pantomime and had gone through a star trap in the stage. It's lucky I didn't break my neck."

Calling his match-box into requisition once more, he struck a light and looked about him.

Nip found himself in a moldy looking space directly beneath the wooden sidewalk, which connected with the

basement of the building through a couple of mildewed arches.

The break through which he had fallen was more than ten feet above his head, and there appeared to be no means at hand by which he could get within reaching distance of the hole.

"This is a nice predicament, I must say," grumbled Nip, as the unpromising conditions presented themselves to his mind. "I must find some other way of getting out."

The only other way seemed to mean that he would have to penetrate the cellar and try to reach the ground floor above.

This accomplished, he would probably manage to break out through a door or window.

He put the plan into practice at once.

The basement was littered with all kinds of debris, over which he stumbled with the aid of lighted matches—not a very satisfactory kind of illumination, it must be admitted, but certainly better than nothing.

The dust, the grime and cobwebs of months, perhaps years, confronted him at every step.

"A beastly place was his comment, and it was, for a fact.

Accidentally stepping on a stout hoop which had once upon a time encircled a big barrel, it flew up and gave him a rap on the hands, skinning his knuckles.

"Wow!" he exclaimed, as the match in his fingers flew a yard away.

As he paused to nurse his injured digits he fancied he heard the sound of voices not far away.

He listened intently in the darkness, and soon became assured that he had not been mistaken.

"I must be cautious," he muttered. "Persons making free with an old building at this hour of the morning are not to be depended on. I shouldn't want to run against a gang of crooks. They might handle me roughly, not to speak of their getting away with my watch and other valuables."

Nip picked his way into the passage at one side of the cellar, and every step he took brought the sounds more distinctly to his ears.

Then he saw a dim light shining through the space at the bottom of what he judged to be a doorway on the other side of the passage.

"I don't think I'll bother to find out what's going on in there," he muttered. "It's none of my business, and I'm not looking for trouble just now."

He cautiously struck another match on his trouser's leg, and by the light saw a rickety wooden stairway close at hand.

His purpose was to mount it as lightly as possible.

But his plan was suddenly frustrated by the unexpected appearance of somebody with a flickering candle in his hand at the head of the stairs.

A gleam of light striking him in the face, he turned to find that a displaced brick gave him a full view of the cellar room whence the sound of talking had issued; and what he saw surprised and startled him.

It was a small enclosure, not over eight feet square, almost as dirty and littered with rubbish as the more open part of the cellar.

A common, wide-bellied oil lamp stood on a box, and this served to light the hole fairly well.

Seated on a box beside the far wall from Nip, with his hands bound behind him and secured to an upright beam, was George Tuck, cool and defiant. Facing him, in the middle of the room, was the burly figure of Roger Savage, the Wall Street broker.

"You don't seem to realize, young man, that I hold all the cards in the deck. Not a soul who has any interest in you can ever glean the slightest knowledge of your whereabouts as long as you remain in the basement of this building. I doubt much if even the police could trace you here, as I can easily send them on a false scent. You had better come to terms. All I ask of you is the Chesapeake & Fairlee stock at the price mentioned in my option given by Bloodgood, and your solemn promise never to mention your suspicions concerning Mr. Dexter or Judge Benson, who wrote the decision sustaining the verdict of the Virginia Supreme Court in the case of the railroad against the coal company, or the action I have been forced to take against you to-night in behalf of myself and other gentlemen to whose interests you are a menace."

"I decline to make any terms with you whatever, Mr. Savage," said Tuck, resolutely.

"You had better think again, George Tuck," said the broker, grimly. "This won't be a pleasant place for you to put in the winter; but here you'll stay till you agree to do as I wish."

"I'll stay here, then," retorted Tuck, stubbornly. "I may be in your power now, but I doubt much if I will long remain so."

"You are a fool!" snarled the broker, angrily.

"Not half the fool you are for what you've done to-night, for this will be enough to demoralize what little reputation you still have in the Street."

"What do you mean, you whippersnapper! Do you dare say I don't stand as high as any broker in Wall Street?"

"I'd sooner have the little reputation I've acquired in the last few months since I branched out as a broker than all the credit you've established for yourself as a tricky operator since you came into the Street."

"How dare you talk to me in that fashion, you little monkey!" cried Savage, furiously.

"Because you can't prevent me from telling the truth."

It looked for a moment as if the burly broker intended to strike the defenseless boy with his clenched fist, for he raised his arm menacingly and took a step forward; but if such a thought had been in his mind he reconsidered it, for he stepped back again with a metallic laugh.

"Then you refuse the terms I offer you, eh?" he said, in a nasty tone.

"I do, and I defy you to do your worst."

"You talk like the hero of a novel, young man," said the broker, sneeringly. "You will alter your tune after you have had a taste of the physic I've prepared for you."

With a glare of hatred, Broker Savage picked up the lamp, turned on his heel, and left the place, leaving the boy broker in solitude and darkness.

"If that doesn't tame him I shall be mightily surprised," growled the broker to the man who had come downstairs with the candle. "Put the padlock on. I'll come again in the morning. You and Blazer can make yourself comfortable for the night here, I guess. It isn't likely you'll be troubled by visitors."

"Not likely," replied the man, with a confident grin. "I'd like to know who'd come here?"

"That's right," nodded the broker. "He's safe enough. I'll break his spirit before I've done with him."

The worthy pair then ascended the stairs, and presently Nip heard them walking around overhead.

But it was not many minutes before silence fell over the house.

CHAPTER XV.

NIP HELPS TUCK OUT OF A TIGHT PLACE.

What Tuck's thoughts were after the door was padlocked upon him, and he heard the steps of his enemy die away up the stairway, may be better imagined than described.

They certainly could not have been of a cheerful character.

He did not dream for an instant that there was help at hand within a few feet of him.

That Nip, his business rival, but staunch friend for all that, was within hail he would have regarded as a ridiculous supposition, had such a thought occurred to him.

He believed, as any one in his circumstances would have believed, that he was alone and quite helpless in the power of a desperate man, whose business reputation and security, even from arrest, depended on the silencing of the young broker, either by forcing the boy to give his solemn promise to remain silent on a matter which implicated him, or by keeping him in indefinite confinement.

Tuck, however, was made of stuff not easily bent to suit other people's purposes.

And especially was he antagonistic to Broker Savage, for whom he had had but little respect since the man had tried to walk over him roughshod in front of the Exchange; and now he had far better reasons for despising him.

While Nip had no plan at all looking toward the release of his friend, he determined to commence operations by opening up communication with him.

Putting his mouth to the opening, he called, "Tuck!"

There was a sudden movement inside, as if the prisoner had been startled by the hail and was wondering whence it came.

"Tuck!" he mildly shouted again.

"Who's that?" came back the answer.

"It happens to be your old friend, Nip."

"What!" ejaculated Tuck, in utter amazement. "Say that again."

"I'm Nip, all right; but, unfortunately, there's a stone wall between us."

"Great Scott! Is it really you, Nip?"

"That's who it is!"

"I recognize your voice now; but for heaven's sake, how came you to track me here?"

"Didn't," replied Nip. "If you hadn't lost your watch-charm on the doorstep of this building I should not have been here now, but home in bed."

"I wasn't aware I had lost it, but I see I have."

"I was out to a smoker at the Trident Club, and was walking up the street, there not being a car in sight, when I saw the glitter of the diamonds in your charm. I stopped to investigate, picked it up, and while examining it I broke through the opening into this cellar, and here I am."

"Well, Nip, how are you going to help me out of here? I'm bound tightly to a stanchion, and the door is padlocked."

"Probably the best thing I could do, as there is no intention on the part of your enemies to molest you again to-night, is for me to make my way out of here myself, go to the precinct station on Third avenue, and report the fix you are in. Officers will be sent here to release you at once and arrest whoever is found in the building."

"All right, Nip. Do as you think best. Now that I have a friend on the outside who knows my predicament I don't mind the darkness and confinement for a cent."

"I'd rather get you out myself, if I could find any way to accomplish the job."

"I don't see how you can get over the padlock."

"I am going to take a look at the door, at any rate."

Nip left his position under the staircase and went around to the door.

The space within which Tuck was confined was formed by a plain wooden partition.

The door was made of four lengths of the same material, held together by two crosspieces, and worked on a couple of big hinges.

It was secured by a hasp and a common padlock.

"If I could find a stout bit of iron I could easily force the hasp off," said Nip to himself, as the second match expired in his fingers. "It is a flimsy affair."

He made a torch of a part of an old newspaper he saw lying on the floor, and returned to the main cellar to see if he could find anything strong enough to answer his purpose.

After a patient search he discovered an old ax-handle.

Using all of his strength, after he had inserted one end of the handle between the hasp and the door, he gradually forced out one of the staples—a feat he could scarcely have accomplished if the sharp ends had been bent on the inside, as is generally the case.

As soon as the hasp fell to one side there was nothing to hold the door, so Nip promptly pulled it open and walked into Tuck's prison pen.

Then he struck another match, yanked out the stout jack-knife he always carried about with him, and in a moment more Tuck was free.

The match went out and the two boys clasped hands in the darkness.

"Next to a kind Providence, Nip, I owe my release to you."

"Don't let the fact worry you, Tuck," replied Nip, heartily.

"Well, I shan't forget it, you may depend on that."

"Let's be jogging along. I don't see any fun remaining down in this filthy cellar."

"Well, I hope we won't be stopped by the two fellows whom I suppose have been left to see that I did not get away."

"Aren't we a match for any two ordinary men, Tuck?"

"I guess we can put up a pretty stiff fight with our fists; but those chaps are probably heeled—such men usually are—and I don't fancy running against a bullet, if there is any way of avoiding it."

"That's right. Besides, you want to get the chaps pulled in, and then go for Savage for all you're worth. You ought to be able to put him out of the Street for good, not to speak of landing him in the Tombs for this night's work."

The two boys ascended the cellar stairs and reached a sort of corridor, where they paused a moment to reconnoiter.

The sound of heavy breathing out of the darkness to one side was pretty good evidence that Broker Savage's accomplices were asleep.

"Good," whispered Nip. "Take off your shoes, Tuck. We don't want to disturb these fellows' rest. We'll leave that to the police of the precinct."

With that he squatted down and removed his footgear, and Tuck followed his example in silence.

They crept toward the front of the building, but found the street door locked.

They were hardly surprised at this.

"Come up to the next floor," suggested Nip.

They went, found a window in the back without pane or sash, and let themselves drop to the ground outside.

Resuming their shoes, they made their way with all haste to the precinct station on Third avenue, and the result of the interview with the man at the desk was that three officers were sent with the boys to the old building. Entrance was effected from the rear, and the sleepers were aroused in no gentle manner and taken to the station, where they were locked up in the cells below.

CHAPTER XVI.

NIP AND TUCK COMBINE IN BUSINESS.

The first thing Tuck did the next morning was to visit a magistrate and swear out a warrant for Roger Savage.

Accompanied by a plainclothes man, Tuck went to the neighborhood of the deserted building and waited for the broker to make his appearance, as he had intimated he would.

Between nine and ten o'clock Mr. Savage was seen coming down One Hundred and Sixty-first street from the direction of Third avenue.

"Are you Mr. Roger Savage, of — Wall Street?" asked the officer.

"I don't know you, sir," said the operator, brusquely.

"You haven't answered my question," persisted the detective.

"Well, I am Mr. Savage. What then?"

"I have a warrant for your arrest, and shall have to ask you to accompany me to the station."

"What!" exclaimed the stout broker, in a blustering tone. "I guess you've made a mistake in your man."

"No mistake at all, Mr. Savage," said the voice of George Tuck.

The operator staggered back as if he had been struck a blow.

"You—here!"

"Yes, sir," replied the boy cheerfully. "Now I think I'll treat you to a dose of your own medicine. What's sauce for the goose is sauce for the gander."

The detective drew out of his pocket a pair of steel bracelets, and at the sight of them the haughty broker collapsed completely.

Fifteen minutes later he was in a cell at the station.

Subsequently he was taken before a magistrate and remanded, and later in the day he was conveyed down to the Tombs.

Next morning he was brought up for examination, which, by advice of counsel, he waived, and was then admitted to bail.

The afternoon papers had a story of the kidnapping of George Tuck, though the young broker made no statement as to the stout broker's object.

The affair set Wall Street to talking, and Tuck held a sort of levee at his office after the Exchange closed for the day.

The legal victory of the Chesapeake & Fairlee railroad sent the stock of that company up to 20.

There was little of the stock on the market, chiefly small lots which passed from hand to hand.

The bulk of the stock was in the hands of either the Savage clique or the Jarrett combine—neither, however, having actually acquired control.

Both had been after the block of 20,500 shares, now in Tuck's possession, which had been held for a long time by an old gentleman named Davis, whose death had thrown it into the hands of Bloodgood, Shipley & Co. for sale. This fact having been discovered early by Roger Savage, he had bought an option on it, pending the decision of the Virginia Court of Appeals.

Four days later Duncan Jarrett returned to New York, and Tuck called at his office and offered him the block of Chesapeake & Fairlee stock at the market price, which was now 26 $\frac{3}{4}$.

It is needless to say that, though the price had gone up a matter of eleven points since Mr. Jarrett had left the city—and this advance represented nearly a quarter of a million dollars—he was delighted to get hold of the shares. He and his associates would now come into control of the

road, as well as a valuable concession which had been claimed by the Virginia Coal and Iron Company.

The sale netted Tuck \$205,000, raising his bank balance to \$665,000.

Nip, on Tuck's advice, had bought all the Chesapeake & Fairlee stock he could get hold of, something like five thousand shares, at an average price of 22, and held on to it for a further rise.

The day after Tuck sold the block of stock to Mr. Jarrett the grand jury handed in an indictment against Roger Savage for kidnapping and assault, and he was rearrested and compelled to give much larger bail, pending his trial.

His two accomplices had also been let out on bail, furnished through business associates of Mr. Savage; but when the indictments were found against them they could not be located.

When their names were called in court they failed to respond. Consequently, their bail was forfeited, and detectives were sent out to look them up.

The Christmas holidays came and passed.

On the third of January it was announced in the newspapers that at the annual meeting of the Chesapeake & Fairlee Railroad Co. a new board of directors had been chosen, who in turn elected Duncan Jarrett president of the road.

Next day Nip unloaded his C. & F. holdings at eight dollars a share, clearing something over \$40,000 on the deal.

The combined profits of Nip and Tuck, the boy brokers, since they had gone into business on their own hook now amounted to over \$1,000,000—a very handsome showing, especially when it is considered that their combined capital at starting was less than \$10,000 cash.

Soon after the change of management in the C. & F. Nip and Tuck simultaneously noticed a stiffening of Chesapeake & Ohio stock on the market.

This stock had been depressed by a bear clique some little time before, and was selling around 49.

Both the boys put on their thinking caps, and the result of their deliberations was that both of them, without the other's knowledge, began buying C. & O. at 50.

They had each accumulated about fifteen thousand shares on a margin deal, when the news came out in the public prints that the C. & O. had leased the Chesapeake & Fairlee road, and that an arrangement had been entered into with the Virginia Coal and Iron Company by which further litigation would be avoided and the C. & O. would come into possession of valuable privileges.

This announcement, even before confirmation, caused a boom in C. & O. stock, and brokers on the floor of the Exchange fought each other to get some of it.

C. & O. rapidly advanced from 52 to 60, with every indication that the price would run much higher.

Other rumors regarding the advantages of this arrangement between the C. & O. and the V. C. & I. Co. sent the stock toward 70, and both Nip and Tuck saw another rich haul in sight for them.

About this time the trial of Roger Savage came on, and

of course George Tuck was the main witness against the broker.

Savage had been confident of breaking down the evidence of the boy for want of corroboration.

He and his lawyers, eminent counsel, by the way, had not the slightest suspicion that Nicholas Nip had any connection with the case.

Tuck had been exceedingly close-mouthed with the reporters, and the fact that Nip had gone before the grand jury was not known outside of the District Attorney's office.

The result was that after Tuck had gone on the stand and testified, and had been badgered and bullyragged by the lawyers for the defense—without, however, materially weakening his evidence—Nip was produced, and what he had to say under oath was a complete surprise to the prisoner and his counsel.

The jury was not long in returning a verdict of guilty against the stout man, and he was sent to a cell in the Tombs.

Bail was placed at a large amount, but he got it, pending an appeal from the trial court.

Enough came out at the trial to make very unpleasant reading in the report of the case in the papers, for Lawyer Dexter and the Virginia judge both had their integrity assailed.

Eventually the verdict was sustained and Broker Savage had to go to Sing Sing; but money and a powerful pull got him pardoned inside of a year.

Nip and Tuck cleaned up half a million dollars between them out of the C. & O. boom, besides making several thousand dollars for the Misses Laura Joyce and Myra Clarke.

That the two girls appreciated the smartness, as well as the personal advantages, of the young brokers, may be assumed, for it shortly afterward became known among the friends of each that Tuck was engaged to Laura and Nip to Myra.

After the trial of Roger Savage, Tuck proposed to Nip that they go into partnership.

To this proposal Nip immediately agreed, and one week later the offices were combined, and the new sign which at once appeared on the bulletin board of the New Era building read, "Nip & Tuck, Stocks and Bonds."

THE END.

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